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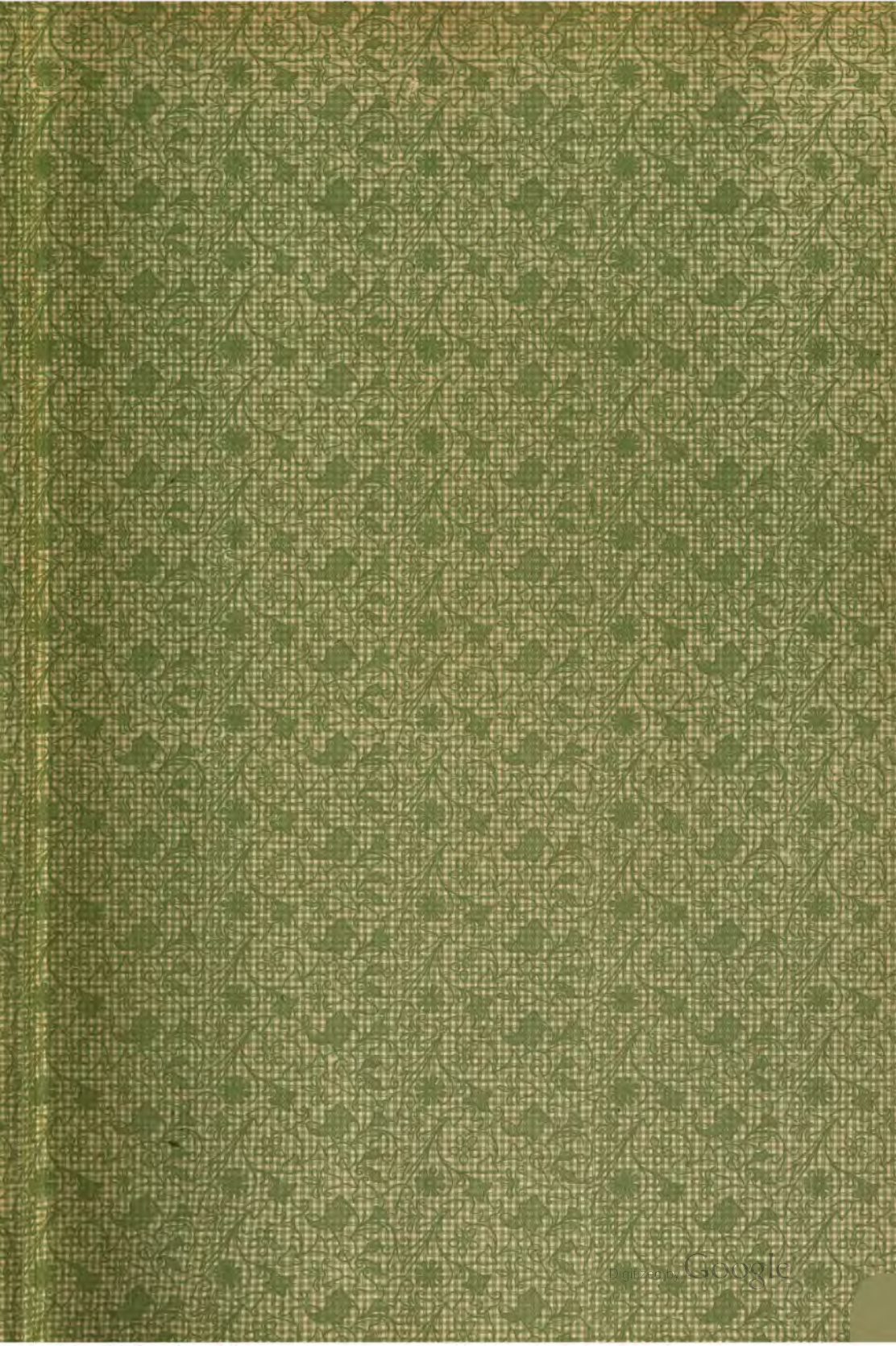
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OF BUSINESS  
ADMINISTRATION  
HARVARD BUSINESS  
LIBRARY

GEORGE F. BAKER FOUNDATION



GIFT OF  
Fire Underwriters' Assoc.  
of the Northwest











**PROCEEDINGS**  
**OF THE**  
**Fifty-First Meeting**  
**OF THE**  
**Fire Underwriters' Association**  
**OF THE NORTHWEST**



**Congress Hotel, Chicago, Illinois**

**OCTOBER 6 and 7, 1920**

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**PRINTED BY ORDER OF THE ASSOCIATION**

**1920**



Mar. 27, 1925

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1920

1920

PRESS OF  
BARNARD  
&  
MILLER  
CHICAGO

1920



EVERETT T. TANNER  
President



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# Fifty-first Meeting of the FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST

## *PRESIDENT*

EVERETT T. TANNER.....DECATUR, ILL.  
State Agent, Security Insurance Co. of Connecticut

## *VICE-PRESIDENT*

B. T. DUFFEY.....CLEVELAND, OHIO  
State Agent, Royal Insurance Co.

## *SECRETARY*

W. P. ROBERTSON.....CHICAGO, ILL.  
Manager, Liverpool & London & Globe Insurance Co.

## *TREASURER*

ROYAL A. BUCKMAN.....CHICAGO, ILL.  
Supt. Auto Department, Royal Insurance Co.

## *BOARD OF DIRECTORS*

### *Directors for Three Years*

PRESTON T. KELSEY.....NEW YORK, N. Y.  
U. S. Manager, Sun Insurance Office

H. E. BONING.....MILWAUKEE, WIS.  
State Agent, Milwaukee Mechanics Insurance Co.

GEORGE E. LEACH.....MINNEAPOLIS, MINN.  
Special Agent, Norwich Union Insurance Co.

### *Directors for Two Years*

FRANK G. SNYDER.....LOUISVILLE, KY.  
State Agent, Liverpool & London & Globe Insurance Co.

CHAS. L. HECOX.....ST. LOUIS, MO.  
Secretary, Liberty Fire Insurance Co.

CHAS. H. COATES.....CHICAGO, ILL.  
Manager, National Liberty Insurance Co.

### *Directors for One Year*

J. GEO. STAUFFER.....CHICAGO, ILL.  
Supt. of Agencies, Fireman's Fund Insurance Co.

F. T. McOMBER.....ANN ARBOR, MICH.  
Special Agent, Liverpool & London & Globe Insurance Co.

W. B. CALHOUN.....MILWAUKEE, WIS.  
State Agent, Insurance Co. of North America

## *LIBRARY COMMITTEE*

RALPH B. IVES, Chairman ROYAL A. BUCKMAN  
H. H. GLIDDEN T. M. HOGAN

W. C. BOORN

## *SCHOLARSHIP COMMITTEE*

ROBT. C. HOSMER, Chairman W. R. TOWNLEY  
WALTER E. MILLER W. H. MERRILL

J. A. BAWDEN

## *FINANCE COMMITTEE*

CHAS. H. COATES, Chairman FRED T. McOMBER  
HERBERT E. BONING

# PROGRAM

## FIFTY-FIRST MEETING

WEDNESDAY, OCTOBER 6th, 1920

OPENING SESSION 10 A. M.

*Invocation*.....REV. ALBERT JOSEPH McCARTNEY  
*Vocal Selection*.....MRS. P. D. MCGREGOR

Accompanist, MRS. ETHAN TAYLOR

*Roll Call, Reading of Minutes of Last Meeting, Election of New Members*  
*Report of Board of Directors*.....MR. W. P. ROBERTSON  
*Report of Library Committee*.....MR. RALPH B. IVES  
*Report of Scholarship Committee*.....MR. ROBERT C. HOSMER  
*Report of Secretary*.....MR. W. P. ROBERTSON  
*Report of Treasurer*.....MR. ROYAL A. BUCKMAN  
*Address of President*.....MR. EVERETT T. TANNER  
*Annual Address*.....MR. EDSON S. LOTT, New York City  
President, United States Casualty Co. of New York

AFTERNOON SESSION 2:30 P. M.

*Address*—Aircraft Insurance.....MR. CHARLES H. COATES, Chicago  
Manager Western Dept., National Liberty Insurance Co. of America  
*Address*—The Man Behind the Gun...MR. FRED J. COX, Perth Amboy, N. J.  
President, National Association of Insurance Agents

THURSDAY, OCTOBER 7th, 1920

MORNING SESSION, 10 A. M.

*Address*—Schedule Method for Automobile Classification  
.....MR. A. R. SMALL, Chicago  
Vice-President, Underwriters Laboratories  
*Address*—Looking Through Field Glasses  
.....MR. JAMES A. BAWDEN, Indianapolis, Ind.  
State Agent, the American Insurance Company

LUNCHEON, FLORENTINE ROOM, CONGRESS HOTEL

AFTERNOON SESSION 2:30 P. M.

*Address*—The Challenge of the Hour to the Spirit of America  
.....MR. S. J. DUNCAN-CLARK, of the Chicago Evening Post  
*Reports of Committees*.....*Unfinished Business*  
*New Business*.....*Election of Officers*

MR. EVERETT T. TANNER, President  
MR. B. T. DUFFEY, Vice-President  
MR. W. P. ROBERTSON, Secretary  
MR. ROYAL A. BUCKMAN, Treasurer  
MR. RALPH F. WOLTERSDORFF, Sergeant-at-Arms



**B. T. DUFFEY**  
**Vice-President**







**W. P. ROBERTSON**  
**Secretary**





ROYAL A. BUCKMAN  
Treasurer







**RALPH B. IVES**  
**Chairman Library Committee**





ROBT. C. HOSMER  
Chairman Scholarship Committee





# PROCEEDINGS

OF THE

## FIFTY-FIRST MEETING OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST

Held at the Congress Hotel, Chicago, Illinois,  
October 6th and 7th, 1920

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### FIRST DAY

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#### WEDNESDAY MORNING SESSION

The meeting was called to order at 11 a. m. in the Gold Room of the Congress Hotel, Chicago, by Mr. Everett T. Tanner, President of the Fire Underwriters' Association of the Northwest.

The President: Following our usual custom, we will open the meeting with prayer. Our guest, the Reverend Albert Joseph McCartney, will pronounce the invocation.

Rev. McCartney: Mr. Tanner, may I venture a word of felicitation? As representative of the clergy here in the city of Chicago, if I may so express myself, I extend a hearty welcome to you and say for ministers generally, that we always count it a compliment and an honor to share with you business men in the occasions when you gather together. It is a tradition in all such organizations as this, to open your convention with an invocation. You men may or you may not be men of religion. You may individually have your faith in God, although it may be very vague, but none the less, we all have an instinctive desire to make our salute to the Deity and it is a fine tradition among business organizations and I more and more rejoice in the desire of business men to bring God into their partnership. With this thing in mind, let us invoke God's blessing upon your organization.

## INVOCATION.

Our gracious and heavenly Father, we rejoice in the beauty of this day and in the beauty of this world and it is at such a time as this with the ingathering of the harvest of the year that we realize all that we have comes from Thee.

Help us to feel a sense of gratitude in our hearts for Thy mercies which are new every morning and fresh every evening, for Thou crownest the year with Thy goodness and as a body of business men gathered from all over this country which Thou hast so blessed in the past, we look to Thee and recognize Thy goodness and providence over us, and pray that in coming together in the interests of that line of business in which we are peculiarly interested and associated, that we may have the counsel that cometh down from above.

Let Thy blessing rest upon this organization, upon its presiding officer and upon all who are associated with him in the direction of its affairs. Bless, we pray Thee, this land which we love, whether it be the land of our nativity or the land of our adoption. God bless America and the President of the United States and all who are associated with him in office and in government to the end that the dignity and honor of government may ever be sustained and that this nation, under God, may fulfill its providence and its purpose, that Thy Kingdom come and Thy will be done on earth as it is in heaven, in the name of the common Master of men, Jesus Christ. Amen.

The President: I am sure that we are all glad to have Mrs. McGregor and Mrs. Taylor with us again this year for musical numbers and they will favor us at this time. (Applause.)

Mrs. McGregor rendered three selections and an encore, which were greatly applauded.

Mr. Snyder: Mr. President, I wish to digress just a moment from the purpose for which I arose to express what I believe is the appreciation of this Association, being at least God-fearing, to the Reverend McCartney for the happy words with which he prefaced his invocation, and furthermore, to express our pronounced pleasure at his asking the guidance of God for us, with the feeling that if we live in accordance with the rule of God, that prayer will be answered, and to that end then, let us live with that idea in mind.

As it has been said time and time again, music and prayer go hand in hand for the elevation of man. No truer words were ever uttered than the old saying that music hath its charms. No

man or woman is properly balanced who does not appreciate music in some form or another. And it is a happy thought to feel that as the world goes on, music grows in importance and progresses in popularity.

We have been highly entertained with the vocal selections just rendered. So much so that I feel words do not fittingly express our appreciation and our pleasure. Therefore I move you sir, that a rising vote of thanks be extended to Mrs. McGregor and Mrs. Taylor for the part they have taken in this program.

Rising vote of thanks. Bouquets of roses presented to Mrs. McGregor and Mrs. Taylor.

The President: I wish to personally thank Mrs. McGregor and Mrs. Taylor at this time, for being here this morning.

The first order of business is the roll call.

It was voted, on motion of Mr. Andrus, duly seconded, that the roll call be dispensed with.

It was voted, on motion of Mr. Benallack, duly seconded, that the reading of the minutes of the last meeting be dispensed with.

It was voted, on motion of Mr. Richards, duly seconded, that the Secretary cast a unanimous ballot for the election of new members.

It was voted, on motion of Mr. Caldwell, duly seconded, that in view of the fact that the Report of the Board of Directors would be published in regular order, the reading of this report be dispensed with.

## MEETING OF THE BOARD OF DIRECTORS

June 3, 1920.

A meeting of the Board of Directors was held at 10:30 a. m., June 3, 1920, President Everett T. Tanner presiding, and the following officers and members present: Vice-President B. T. Duffey, Secretary W. P. Robertson, Treasurer R. A. Buckman, Directors, Snyder, Kelsey, McOmber, Stauffer, Calhoun, Coates, Chariman; (Scholarship Committee) R. C. Hosmer and Mr. Walter E. Miller.

The President read a communication from Mr. W. P. Benton of Indianapolis, bringing up the question of payment of dues for the years 1905 to 1911 inclusive, thereby making him eligible to life membership. The Treasurer was directed to

advise Mr. Benton that under the By-Laws passed in the 1919 Meeting, this was impossible.

Moved by Mr. Snyder and seconded by Mr. Stauffer, that the officers are requested to reprint the Constitution and By-Laws of the Association, as amended from time to time. Carried. The President directed the Secretary to proceed with the printing.

The report of the Scholarship Committee was read by Mr. Hosmer offering change in Constitution, and it was moved by Mr. Kelsey and seconded by Mr. Calhoun that the report be received and presented to the Association at the next Meeting.

President Tanner advised that the Annual Meeting had been arranged for in the Gold Room of the Congress Hotel, October 6th and 7th.

It was moved by Mr. Snyder and seconded by Mr. Stauffer that the badge of 1919 be adopted for the official badge of 1920, and the Secretary be authorized to purchase a sufficient quantity for the 1920 Meeting.

Moved by Mr. Coates and seconded by Mr. Snyder, that we adjourn.

## MEETING OF THE BOARD OF DIRECTORS

October 5, 1920.

A meeting of the Board of Directors was held in the library of the Association at 10:30 a. m., October 5, 1920, President Everett T. Tanner presiding, and the following officers and members present: Vice-President B. T. Duffey, Secretary W. P. Robertson, Treasurer R. A. Buckman, Directors Calhoun, Coates, Kedsey, McOmber, Stauffer, Snyder, Hecox and Bonning.

Report of the Scholarship Committee was presented by Mr. Robert C. Hosmer, and upon motion of Mr. Coates, and seconded by Mr. Stauffer, the report as read was approved.

In the absence of Chairman Ives of the Library Committee, his report was read by Secretary Robertson, and upon motion of Mr. Stauffer and seconded by Mr. Duffey, the report as read was approved.

The report of the Treasurer being presented and duly certified as correct by the Auditing Committee, upon motion of Mr. Hecox and seconded by Mr. Calhoun, the report was accepted and approved.

Treasurer Buckman presented a communication from Mr. C. W. Pierce tendering a check for the payment of nine years dues in advance, and upon motion of Mr. Duffey, and seconded by Mr. Snyder, the Treasurer was directed to return the check with the explanation that under the By-Laws it will be impossible for the Association to accept dues for a period in excess of one year.

Resignations were received from the following members: Clifford B. Dye, John E. Kohler, Wm. Robertson, C. N. Hunt, D. Wiley Rodney, R. F. Wiehman, F. H. Warren, R. J. Whitlock, O. D. Wiche, C. C. Clark, W. W. Waddell, Wm. B. Brock, O. A. Bandelin, Geo. L. Anderson, A. C. McCabe, Wm. J. Hutchins, H. S. Nulton, Ray E. Hiscox, J. T. Harrop, Jr., O. L. Danek, H. W. Crowell, Richard Criefelds, Geo. B. Crane, Thos. C. Little, C. S. McCulloch, Wallace F. Miller, Peter Ozaja, J. E. Plamp, Paul Turner, John W. Walsh, C. R. Tyrrel, Geo. Diebold, and it was moved by Mr. Snyder, seconded by Mr. Duffey, that they be accepted. Carried.

Upon motion of Mr. Snyder and seconded by Mr. Hecox, the following members, now in arrears for dues for more than two years be dropped from membership: Geo. B. Campbell, P. K. Walsh, Lynn C. Roberts, Chas. W. Krueger, J. C. Harty, H. L. Meek, F. Meriwether, R. T. Nelson.

Treasurer Buckman presented applications of thirty-three new members, which, upon motion of Mr. Hecox, seconded by Mr. Kelsey, were approved.

The application of Mr. Geo. Webster, of Denver, Colorado, dropped from membership in 19.. for non-payment of dues, was presented, and upon motion of Mr. Hecox and seconded by Mr. Duffey, the Treasurer was directed to advise Mr. Webster that under the By-Laws he could be reinstated only by the payment of all the arrearages and the current year's dues, and that if he would comply with these requirements the Executive Committee would give the matter their consideration.

Moved by Mr. Hecox and seconded by Mr. Coats that we adjourn. Carried.

The President: The next order of business is the Report of the Library Committee by Chairman Ralph B. Ives.

## REPORT OF LIBRARY COMMITTEE

Your Library Committee feels that the record for 1919-1920 has been unusually good. The various branches of the work show progress under the able supervision of Miss McFarland, who has now had charge of the Library long enough to have studied the situation thoroughly. She is widening the scope of the Library in a most intelligent, systematic way.

The number of books and periodicals has been increased quite considerably, by purchase, by the exchange of books with other libraries, and by donations (for which the Library Committee is duly appreciative). The reading matter has been more completely catalogued, and the means of reference have been increased and made more simple. We have also tried to bring the Library before the insurance fraternity by placing in every office a placard, different each month, directing the attention of every clerk to the real value the Library can be to him.

We are informed that more people have visited the Library the past year for books of reference than ever before; more library cards have been issued, entitling the holder to take books away; and there have been more inquiries for information on specific subjects. But—these various means for the dissemination of insurance knowledge should be cultivated among young insurance men; and we believe the Managers and others in authority are in a degree responsible for the lack of interest along this line—they should impress upon their clerks the value of the Library and encourage its frequent usage, particularly now, when so many new forms of coverage are being written.

The financial statement of the library fund follows:

## GENERAL INDEXING FUND

Balance on hand .....	\$ 165.66
Appropriations	
Association .....	\$250.00
Fire Insurance Club.....	250.00
Chicago Board .....	500.00
	<hr/>
	1,000.00
	<hr/>
	\$1,165.66
Disbursement .....	1,017.50
	<hr/>
Balance .....	\$ 148.16

This balance has been turned over to the Treasurer of the Association and this item will not again appear in the financial statement of the Library Committee.

## GENERAL LIBRARY FUND

Appropriation .....	\$1,700.00
Disbursement .....	1,503.88
	<hr/>
Balance to General Fund.....	\$ 196.12

## SPECIAL LIBRARY BOOK FUND

Appropriation .....	\$ 750.00
Disbursement .....	398.20
	<hr/>
Balance to General Fund.....	\$ 351.80

Conforming to Section "B", Article 8 of our Constitution and By-Laws, your Committee recommends an appropriation of \$4,000 be made for the maintenance of the Library. We trust that the usual appropriation of \$500 will continue to be made by the Chicago Board of Fire Underwriters.

Respectfully submitted,

RALPH B. IVES, Chairman,  
 ROYAL A. BUCKMAN,  
 T. M. HOGAN,  
 W. C. BOORN,  
 H. H. GLIDDEN,

*Committee.*

To MR. RALPH B. IVES,  
*Chairman, Library Committee:*

The work accomplished from September 1, 1919, to September 1, 1920, is covered in the following report:

## CATALOGING:

The work outlined under the above sub-heading, in report of 1919, has been steadily progressing, the new additions to the Library being analyzed upon entry, and the work on the unfinished copies rapidly nearing completion.

The progress of the work referred to embodies 5,000 additional cards in complete form.

## PERIODICALS:

The clipping file, a new system for periodicals, is working out to great advantage, in that it is not only a time saver, but greatly facilitates the location of important articles and eliminates unnecessary and useless material; the same classification being used as in the file proper.



**REFERENCE WORK :**

The circulation of the books shows a very marked improvement over that of last year; 1,084 books being loaned this year as against 491 of last year.

From 900 reference questions we have grown to 1,153, which is an assurance of added interest amongst the insurance fraternity in their Library.

We now have 247 card-holders; the requests for cards increasing all the time. It is only through co-operation and demands made by patrons that your library can become of the greatest value to you.

**ADVERTISING :**

The results of the "publicity campaign," which contrary to my original idea, was carried on through placard advertising by subject, rather than by correspondence, have been very encouraging; one "ad" alone brought in over 30 inquiries. These placards are displayed each month in the various insurance offices.

I wish to express my appreciation to Mr. C. M. Cartwright, of the National Underwriter, for his very valuable assistance to the Library in printing in his magazine list of new books, etc. In this way we have been able to reach the out-of-town patrons, which has resulted in receiving many requests by mail, and in the sending of a number of books by parcel post.

**GIFTS :**

The Library is indebted to numerous friends for gifts of books, periodicals and pamphlets. A list of donors will be found at the end of this report.

**RECOMMENDATIONS :**

(1) There are quite a number of "Special Libraries" in Chicago. My plan is to make a personal visit to them and systematically peruse their shelves for material which would be of value to the Insurance Library. I shall then endeavor to make a like arrangement with them, for the loan of books, as I have during the past year with The Chicago Public Library. Or, if this is not possible, I at least, shall be able to tell our patrons where information they seek can be procured.

(2) My second recommendation is to carry on the placard advertising as heretofore, but endeavoring to reach a greater number of out-of-town people who, as yet, have not acquired the habit of calling upon us.

(3) The last, but not the least of my recommendation, is

“Co-operation,” we need the co-operation of all the members, in order to expand and develop. Let each one when confronted with a question, whether technical or general, remember that the same question or problem may be put to the library—his “fund of knowledge”—and he does not want to find us lacking. This can be prevented by posting us on any and all new factors within your scope which may enter the field.

## CONCLUSION:

I wish to express my sincere appreciation to my assistant for her loyal support, and to the men under whom I have had to work this year for their interest, consideration, and help in carrying out the plans and ideas for the betterment of the Library.

JANET CLEMSON McFARLAND,  
*Librarian.*

## LIST OF DONERS

1919-1920.

	Vols.
Blackwelder, I. S., Chicago.....	5
Burgster, Nathan G., Chicago.....	1
Buswell, H. G., Chicago .....	2
De Witt, Carroll L., New York.....	2
Futerman, Joseph, Chicago .....	3
Glidden, J. S., Chicago.....	1
Hatch, E. B., Chicago.....	1
Hochfeldt, Wm. F., Chicago .....	1
Hosmer, Robert C., Chicago.....	1
Jones, Hudson, Chicago .....	3
Johnson, Jas. J., Chicago.....	1
Potter, Fred W., Chicago .....	3
Ray, O. W., Chicago.....	1
Richards, Guy A., Chicago .....	1
Townsend, E. R., Chicago .....	1
Insurance—Territory of Hawaii.	
Insurance Laws of States of Washington, Vermont, Virginia, South Dakota, Alabama, Idaho, Wisconsin.	
Insurance Reports of the States of Indiana, North Carolina, Illinois, Georgia, Arizona, Ohio, Mississippi, Massachusetts, Wyoming, Arkansas, Nebraska, Tennessee, New Jersey, Minnesota, New York, Montana Nevada, North Dakota, Iowa, Vermont, Utah.	
Fire Underwriters' Association of the Pacific, 44th Annual Meeting.	

The President: Before this report is voted on, I want to say with reference to the appropriation which is asked for, that the Board of Directors has gone thoroughly into the matter of financing and it can be done. Now if you are ready for

the question, we will vote on the adoption of the report of the Library Committee.

The question was called for and the report was adopted.

The President: The next order of business is the Report of the Scholarship Committee by Chairman Robert C. Hosmer.

### REPORT OF THE SCHOLARSHIP COMMITTEE

*Mr. President and Gentlemen of the Fire Underwriters' Association of the Northwest:*

In October of 1913 Mr. W. R. Townley, then President of the Fire Underwriters' Association of the Northwest, in his annual address, offered the recommendation that a scholarship be established by this Association at the Armour Institute of Technology in the fire protection engineering course.

The necessary amendment to the By-Laws was made at this meeting which established the scholarship, Mr. Townley being the first Chairman of this committee and has ably conducted its affairs up to his retirement the past year.

The prospect of the absorption of this activity by the larger one of a similar nature being conducted by the fire insurance companies entailing a change in the By-Laws, is a matter that will be of interest to all.

Up to the present time five men have won our scholarship. The first three have graduated; the fourth is completing his course, and the fifth, after entering Armour Institute, accepted a larger scholarship at the University of Illinois offered him by the Knights of Columbus. This last man, however, has agreed, when financially able to do so, to refund to the Association the scholarship fees advanced in his behalf.

During the past year the fire insurance companies, appreciating the need of trained men, decided to establish a similar scholarship plan of much greater scope at the Armour Institute of Technology. They have completed arrangements to provide annually for twenty-five such scholarships.

This provision is so much larger than our own that it overshadows the single one of this Association, and your committee believes that the missionary work having been accomplished, the Association can retire with flying colors and suspend their scholarship.

As evidence of the credit given us for having initiated this work, provision is made that one member of the fire insurance scholarship committee shall be a representative of the Fire Underwriters' Association of the Northwest.

To suspend our scholarship and at the same time to leave the door open for its continuance, should future events show it advisable, your committee recommends that the following change be made in the By-Laws as an amendment to Section 3, Article VIII:

(d) (1st) For such period as the fire insurance companies continue to provide scholarships in the course of fire protection engineering at the Armour Institute of Technology, no appropriation for such scholarships will be made by this organization.

(2d) The President shall appoint a representative of the Fire Underwriters' Association of the Northwest to serve on the Scholarship Committee of the fire insurance companies.

These amendments to the By-Laws will, we believe, accomplish the purpose sought, and leave us in a position to resume activities at any time by making the necessary appropriation.

We are indebted to the fire insurance companies' scholarship committee for the assumption of the obligation of our single remaining scholarship held by E. W. Geisler, who still has two years remaining in which to complete his course.

Therefore, of the \$700 appropriated for the use of this Committee, none has been expended, and the entire appropriation reverts to the general fund.

Should the amendment to the By-Laws recommended be passed, no further appropriation by this Association for the use of the Scholarship Committee will be necessary.

Respectfully submitted,

ROBERT C. HOSMER, Chairman,  
WELLINGTON R. TOWNLEY,  
W. H. MERRILL,  
WALTER E. MILLER,  
JAMES A. BAWDEN,  
*Committee.*

It was duly moved and seconded that the Report of the Scholarship Committee be adopted and the motion carried.

Mr. Hosmer: In accordance with Article VII of the By-Laws, I submit the proposed amendment in writing for action at a subsequent meeting.

The President: I want at this time, to personally thank Mr. Ives and Mr. Hosmer for the work they have done in behalf of the Association.

The next order of business is the Report of the Secretary by Mr. Robertson.

## REPORT OF THE SECRETARY.

Chicago, Illinois,  
October 5. 1920.

*Mr. President and Gentlemen, Members of the Fire Underwriters Association of the Northwest:*

Your membership in good standing at the present time numbers, 1,304, made up as follows:

Members at the convening of the 50th Annual Meeting.....	1,194	
Admitted to membership .....	168	
Total .....		1,362

Our membership has been reduced during the year by the following changes:

Resigned .....	31	
Deaths .....	13	
Dropped for non-payment of dues .....	8	52
Leaving our present membership .....		1,310

Inasmuch as the proceedings of your Board of Directors will disclose the names of those dropped from membership for non-payment of dues, if there is no objection I will omit reading their names at this time.

Your membership is made up as follows:

Active members .....	1,116	
Life members .....	167	
Associate members .....	17	
Honorary members .....	10	
		1,310

Upon payment of 1919 dues the following gentlemen were honored with Life Membership:

G. H. Batchelder, Chicago, Ill.  
R. M. Bennett, New York City, N. Y.  
Herbert E. Boning, Milwaukee, Wis.  
W. C. Brown, St. Louis, Mo.  
J. B. Bush, Kansas City, Mo.  
J. D. Carpenter, Des Moines, Iowa.  
J. G. Carver, Detroit, Mich.  
John F. Dale, Omaha, Nebraska.

James H. de Veuve, Seattle, Wash.  
Fred A. Hubbard, New York City, N. Y.  
L. J. Hubble, Monmouth, Ill.  
H. I. Howe, Winona, Minn.  
P. H. Knighton, Hannibal, Mo.  
A. R. Monroe, Newark, N. J.  
George C. Mott, St. Paul, Minn.  
A. C. Olds, San Francisco, Calif.  
N. J. Schrup, Dubuque, Iowa.  
Fred W. Tolles, Milwaukee, Wis.  
S. W. Tripp, Chicago, Ill.  
W. A. Wilken, Atlantic, Iowa.  
Cyrus Woodbury, Columbus, Ohio.

Since our last meeting death has taken from our Association the following members:

John L. Bleakly, President, Iowa National Fire Insurance Company, Des Moines, Iowa.

John B. Cromer, General Agent, Home Insurance Co., Indianapolis, Ind.

A. J. Dillon, State Agent, Continental Insurance Co., Rochester, Indiana.

Geo. M. Dodd, Denver, Colo.

A. J. Elder, Supt. Farm Dept., Hartford Fire Insurance Co., Chicago, Ill.

Edgar J. Haynes, President, Newark Fire Insurance Co., Newark, N. J.

H. H. Heaford, General Adjuster, Phoenix Insurance Co. of Hartford, Chicago, Ill.

John C. Ingram, Associate Manager, Great American Insurance Co., Chicago, Ill.

T. L. Maitland, Adjuster, Chicago, Ill.

R. H. Purcell, Manager, The Liverpool & London & Globe Insurance Co., Chicago, Ill.

Edw. H. Smith, President, Farmers' Insurance Company, Cedar Rapids, Iowa.

Horace M. Smith, Terre Haute, Ind.

Chas. B. Williams, Home Insurance Co., Chicago, Ill.

W. P. ROBERTSON,  
*Secretary.*

It was duly moved and seconded that the Report of the Secretary be adopted and the motion carried.

The President: We will now have the Report of the Treasurer for 1920.

## REPORT OF THE TREASURER.

*Mr. President and Members of the Fire Underwriters' Association of the Northwest:*

The following is a report of your receipts, the disbursements for the year ending October 6, 1920, and a statement of the assets of the Association on that date:

## RECEIPTS.

Balance on hand 9/23/19 .....	\$ 299.68	
Dues paid at meeting .....	3,872.50	
Dues received during fiscal year .....	1,696.35	
Interest on bonds .....	450.00	
	<hr/>	
Total receipts .....	\$6,318.53	\$6,318.53

## DISBURSEMENTS.

Library maintenance as per vouchers .....	\$1,503.88	
Index fund .....	250.00	
Purchase of books fund .....	398.20	
General fund .....	3,217.52	
	<hr/>	
Total disbursements .....	\$5,369.60	\$5,369.60

## STATEMENT OF ASSETS.

Cash balance on hand .....	\$ 948.93
May Building Co. 6% gold bonds .....	4,000.00
Albert Dickinson Co. 6% bonds .....	3,500.00
	<hr/>
Total assets .....	\$8,448.93

*General Library Fund —*

Appropriation .....	\$1,700.00
Disbursements .....	1,503.88
	<hr/>

Balance to General Fund .....\$ 196.12

*Special Library Fund—*

Appropriation .....	\$ 750.00
Disbursements .....	398.20
	<hr/>

Balance to General Fund .....\$ 351.80

*Scholarship Fund—*

Appropriation .....	\$ 700.00
Disbursements .....	Nil
	<hr/>

Balance to General Fund .....\$ 700.00

*Index Fund—*

Appropriation .....	\$ 250.00
Disbursements .....	250.00
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Total amount of special appropriations .....	\$3,400.00
Total expended .....	2,152.08
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Balance returned to General Fund .....	\$1,247.92

## MEMORANDUM OF LARGER ITEMS OF EXPENSES CHARGED TO GENERAL FUND.

Postage and exchange .....	\$ 42.75
Miscellaneous printing .....	89.00
Spalding & Co. printing .....	164.00
P. T. Kelsey .....	82.10
Insurance .....	34.03
Congress Hotel Company .....	60.70
Douglas Mallock .....	75.00
Reporting Meeting .....	62.30
Salaries—Secretary and Treasurer .....	500.00
Proofreading .....	100.00
Publishing 1919 Meeting .....	1,600.00
Badges 1920 Meeting .....	168.75
<hr/>	
	\$2,978.63
Miscellaneous small items .....	238.89
<hr/>	
Total .....	\$3,217.52

	Receipts	Disbursements	Balance
October, 1919.....	\$4,205.43	\$ 941.23	\$3,264.20
November, " .....	1,040.00	274.25	4,029.95
December, " .....	237.60	354.10	3,913.45
January, 1920.....	90.00	142.65	3,860.80
February, " .....	80.00	267.70	3,673.10
March, " .....	30.00	100.00	3,603.10
April, " .....	40.00	184.66	3,458.44
May, " .....	257.50	590.06	3,125.88
June, " .....	55.00	141.60	3,039.28
July, " .....	40.00	138.30	2,940.98
August, " .....	42.00	199.85	2,783.13
September, " .....	201.00	2,035.20	948.93
<hr/>		<hr/>	
	\$6,318.53	\$5,369.60	

Total receipts .....	\$6,318.53
Total disbursements .....	5,369.60

Balance on hand .....	\$ 948.93
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Name of Fund—	Amount of Dis- bursement	Amount of Appropriation	Balance to General Fund
Index .....	\$ 250.00	\$ 250.00	Nil
General Fund .....	3,217.52	.....	.....
Special Library Fund	398.20	750.00	357.80
Library Fund ....	1,503.88	1,700.00	196.57
Scholarship .....	Nil	700.00	700.00
Totals .....	\$5,369.60	\$3,400.00	\$1,254.37

R. A. BUCKMAN,  
*Treasurer.*

The President: The Report has been audited by the Board of Directors and approved.

It was duly moved and seconded that the Report of the Treasurer be adopted and the motion was carried.

The President: While so many of you are here, I wish to remind you, in case we have a contested election tomorrow it will be necessary that each of you present at the time you vote, your receipt for your dues—that is a requirement of our by-laws.

I will at this time name a committee to nominate three directors to succeed those whose term of office expires with this meeting. I will name Mr. M. LePitre, Mr. P. J. Moriarity, Mr. Claude F. Snyder, Mr. J. D. Carpenter and Mr. J. A. Cloud. This Committee will report at the Thursday afternoon session.

Mr. B. T. Duffey, Vice-President of the Fire Underwriters' Association of the Northwest, took the chair.

## PRESIDENT'S ADDRESS

TO THE MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST, IN ANNUAL MEETING ASSEMBLED:

I consider it a very great pleasure and privilege to greet you on this occasion, the Fifty-first Annual Meeting of the Fire Underwriters' Association of the Northwest. On behalf of the association I extend a most cordial welcome to our guests, and we are especially glad to have a goodly number of ladies with us again this year. To the press we are deeply indebted, and their representatives are indeed welcome.

While we designate this our Fifty-first "annual" meeting, it should really be termed our Fifty-first meeting, for the organization will not be fifty years of age till the 22nd of February, 1921. My two immediate predecessors in office threatened to celebrate our Golden Anniversary and I was tempted to do so at this time, but along with Mr. Snyder and Mr. Kelsey I am passing the honor on to my successor in office. It has previously been explained to you that the confusion is due to the fact that two semi-annual meetings, held in each of the first and second years of the association's existence, have heretofore been counted as annual meetings. I think we should get back in step, and as this seems an excellent time to do it, I recommend that the meeting to be held in 1921 be known as our Fiftieth Annual Meeting. Our records should include a proper explanation of this change.

In view of the fact that this organization has no legislative powers its achievements of nearly half a century are truly remarkable. We must almost admit as little governmental power as a once famous German "debating society" which passed into history November 11, 1918, but we feel that our organization is the source of a never ending influence for good in the business of fire insurance. If we are to continue this influence, and we must, our members must consider their membership in this organization seriously. From a small gathering of sixteen underwriters living in three states we have grown in a little less than fifty years to an organization of nearly twelve hundred members, with almost every state in the Union represented. Having in mind that the burden of expense in connection with these annual gatherings is not small, I am sure we all feel that this money is well spent. This is our "pow wow" and we are all better Indians for having participated in the meeting. But, being privileged by our companies to attend, we should be honest with ourselves and be present at all sessions of the convention.

There are many events of note and changes in our business from year to year. Shortly after our annual meeting a year ago the companies officially recognized the annual gathering of the National Association of Local Agents by sending to their Louisville meeting a delegation of managers and company officials, which was undoubtedly a step in the right direction. Such conferences will tend to establish a feeling of confidence between the companies and the agents.

The recognition granted insurance by the Chamber of Commerce of the United States is a movement forward, and, while the stock companies dozed a little after being admitted to membership, they will undoubtedly come into their own through the operation of the insurance division of the organization.

In the past year the stock companies seem to have been brought to a realization of the danger and fallacy of state insurance. We must know that whatever affects one line of insurance, directly or indirectly, affects all lines. We, in the fire insurance business, are too much inclined to view with complacency inroads made by the state on other branches of insurance. It is interesting to note that some of the deep thinking state insurance officials have in the past year pointed out the fallacy of state insurance. The idea that profits to stockholders, in insurance or any other business, are economic waste is purely Socialistic. But, we shall no doubt shortly hear more on the subject of Socialistic Insurance from one much better qualified to deal with the subject than your president. We all know about the Government operation of railroads, and with reference to the Government control of telegraph companies I quote as follows from the bulletin of the Chamber of Commerce of the United States:

“The postmaster general has transmitted a request to the Secretary of the Treasury for submission to congress for an appropriation of \$14,005,565.84 to be immediately available in order to cover the deficit in the operation of telegraph and telephone systems during the period of government control. The request is made to carry out the acts of Congress with reference to just compensation to the owners of telegraph and telephone systems. The period of government control extended from July 31, 1918, to July 31, 1919.”

Also, it may be cited that despite the heavy receipts, as compared with losses, the federal government insurance on mail parcels shows a big deficit. It is apparent that in state or fed-

eral control the equivalent of stockholders' dividends goes to "deserving Democrats" or Republicans, as the case may be.

A recent notable event was the proclamation of President Wilson designating October 9th as National Fire Prevention Day. Previous efforts in this direction have been unsuccessful and credit is due to W. E. Mallalieu, President of the National Fire Protection Association and Secretary of the National Board of Fire Underwriters, T. A. Fleming, conservation superintendent of the National Board, and the Hon. John G. Gamber, State Fire Marshal of Illinois and President of the Fire Marshals' Association of North America. The united efforts of the three foremost fire prevention associations in the country brought about the desired result.

So far as the local agent is concerned, the business of fire insurance, with its various branches, seems to become more complicated every month. Especially in the automobile business, changes in rates, rules and regulations are announced with great regularity. New instructions are forthcoming thick and fast. The agents of ten or twenty years ago would be lost in a present day insurance office and I dare say if those who bring about all these changes were on the other end of the line for a month or two, they would be more lenient and charitable in the future.

Many good theories and ideas which come into our business fall short of accomplishment through lack of proper coordination and cooperation. The Factory Mutuals afford an excellent example of what may be accomplished by real coordination. They are many in number and with different heads, but they subscribe sincerely to their inspection organizations and the mandates of their inspection departments are final and law unto their underwriting departments, all companies taking the same action. The best example we have in our own ranks of the merits of consolidated underwriting authority is in the operation of the Underwriters' Grain Association. Prior to the organization of this association the same inspectors did the inspecting, but not until the Grain Association gave us consolidated underwriting authority did we make any real headway. I believe it is pretty generally conceded that the results of the operation of this so-called "pool" have been very gratifying. The foregoing reminds me that we are now again in the midst of another conservation inspection campaign and, while I am a great believer in this work, I feel that much greater benefit should accrue to the companies. I am leaving this thought with you hoping that some of you will find a way for the companies to realize more fully on this investment. Conservation, insofar as it applies to inspection work, is a tender subject with the

field man and I wish I might be permitted to say to you what the field man thinks of the companies who "Let George do it." We sometimes feel that we are too much fed up on promises that fall short of fulfillment.

The Premium Adjustment Contract is coming to the fore and will soon give us food for even more serious thought. There seems no valid reason why this equitable method of ascertainment of premiums should be limited to elevators and flour mills and it will no doubt be extended to seasonable industries and branch houses with large fluctuating values. The casualty companies found it necessary to establish auditing departments for the purpose of making their own payroll audits and, with the extension of the premium adjustment contract, the fire companies will no doubt find a similar necessity confronting them. It remains to be seen if this will be done by the companies individually, through existing organizations, or, by a bureau yet to be organized by all of the companies.

The new service departments in the various actuarial bureaus are being highly commended in all quarters and this wise move will do much to recover "lost lines" and prevent other business from being diverted to mutuals, interinsurers and outside brokers.

On more than one occasion my attention has been directed to the excellent work being done throughout the country by the Insurance Institute of America. The younger members of the insurance profession, both boys and girls, are afforded opportunities for acquiring, through the courses offered, a larger and more scientific knowledge of insurance, and every home office and department office should have a class. Mr. Frederick Richardson, who addressed us last year, is president of this institute. The American organization is patterned after the Chartered Insurance Institute of Great Britain, which is twenty-seven years old and has made itself one of the most powerful influences for good in the field of British insurance.

During the past year the American Foreign Insurance Association has made considerable headway in carrying American insurance to foreign lands. Our American marine companies are also making great strides in their efforts to provide American marine insurance for American shipping. We must not lay ourselves open to criticism by failing to provide marine insurance for American hulls and cargoes.

It has been properly said that prosperity is the real test of the allegiance of the companies to rules and practices. During the unusual period of prosperity through which we have

been passing there has been a marked absence of moral hazard and bad practices have crept into the business, innovations that are palpably designed to secure unfair advantage or a cut rate. We need to be admonished, and "sit tight—don't rock the boat" should be our motto, universally and religiously observed. Periods of transition and readjustment are always fraught with danger and the insurance profession should seek to make our retreat, for it will undoubtedly involve decreased incomes, an orderly retreat. There should be no mad scramble, the bars should not be let down and the companies should not seek to maintain volume at any cost, for the result of such a disorderly procedure would be disastrous.

During the year past we have lost thirteen members by death. Memorials have been prepared and will appear in our Year Book. Also, during the meeting we will give expression of our regret by standing during the reading of the names of departed members by the Secretary.

The reports of our Secretary and Treasurer you have heard, they speak for themselves. I want to call your especial attention to the cash balance of \$948.93, which our treasurer tells me is the largest ever left in the treasury by any administration. This sum, added to the bonds we hold, discloses total assets of \$8,448.93. However, the Scholarship Committee did not call for \$700 that had been appropriated for its use and we would have had a cash deficit of about \$300 had we been called upon to furnish all the money appropriated a year ago.

The Fire Underwriters' Association of the Northwest points with no little pride to the fact that its scholarship idea has been adopted by the Western Union and the Western Insurance Bureau. For seven years we have been carrying on this work in our small way and credit for what has been accomplished belongs in a large measure to Mr. Wellington R. Townley, the originator of the plan. Mr. Townley collaborated with Mr. J. V. Parker, the Chairman of the new Fire Insurance Scholarship Committee, in working out the details of the present arrangement, and it has been provided that this association shall be represented on the committee of five having in charge the twenty-five scholarships a year to be given to young men who will take the fire engineering course at Armour Institute here in Chicago. You are all more or less familiar with the plan of the present committee, but in passing I could not refrain from calling attention to the fact that this association did the pioneer work in this direction and deserves credit for really showing the desirability of scholarships of this kind. Since this far more comprehensive and important plan has been inaugurated, our

own scholarship committee has been placed in a state of suspended animation, as you have learned from the report of Chairman Robert C. Hosmer.

The excellent report of Mr. R. B. Ives, Chairman of the Library Committee, should command your attention, and most especially his reference to the financial needs of the Library. It is indeed fortunate that our Library is to benefit as a result of the discontinuance of our scholarship appropriation. Our Library is our greatest asset and I recommend that the incoming officers and Board of Directors "go the limit" in devising means to provide it with the financial support asked. It has been stated that the National Board of Fire Underwriters has contributed to the support of the Boston Library and I know of no reason why, in case of need, we should not call upon the National Board for financial assistance.

In considering our financial needs it occurs to me that we might save several hundred dollars in connection with the printing of the proceedings of our annual meetings, this item alone costing us \$1,600 this past year. I believe a satisfactory plan whereby these proceedings will be sent to only those who request them can be worked out and I am willing that the initial step be taken this year. If this suggestion meets with your approval, I recommend that the incoming officers carry out this idea.

To have been President of the Fire Underwriters' Association of the Northwest is an honor I will always cherish, and I acknowledge with a deep sense of gratitude the distinction conferred upon me when you elected me your president a year ago. I am indebted to a large number of you for courtesies received during the year, and to the Board of Directors, my associates in office, the Librarian and her assistant I owe much, for their stimulating support has left nothing to be desired.

Elbert Hubbard once said, "Man has a great many troubles—but most of them never happen." While I do not find that Mr. Hubbard was ever president of the Fire Underwriters' Association of the Northwest, I am inclined to agree with him.

I thank you.

Mr. Wood: Mr. Vice-President, we have just listened to a very able address by a young man in the business who shows he is abreast of the times. I rise to move that his address be referred to a committee.

The Vice-President: Gentlemen, you have heard the motion. Let me add to it, my own tribute that the paper just

delivered to us by the President will take a high place among the papers delivered by our past presidents, and I am sure you will want to show your appreciation of the address, by a rising vote.

Rising vote of thanks given.

Vice-President: The chair will now name the Committee to whom the President's address will be referred, as follows: Mr. D. W. Andrews of Michigan, Chairman; Mr. Robert L. Reynolds of Ohio; Mr. John C. Harding of Illinois; Mr. J. D. Carpenter of Iowa, and Mr. M. W. Van Valkenburg of Missouri. These gentlemen will report at the closing session tomorrow.

Mr. Tanner resumed the chair.

The President: Most of us seek to learn some new thing every day, and today I believe we are going to learn a "lot," if you will permit me to say that. All branches of insurance have been interested in "T N T" and other well-written articles which have recently appeared, attacking socialistic insurance. The author of these articles is the acknowledged champion of the stock insurance companies as against mutuals and inter-insurers, and I take very great pleasure at this time in introducing to you, Mr. Edson S. Lott, President of the United States Casualty Company of New York City, who will deliver our annual address. (Applause.)

Mr. Lott: Mr. President, Ladies and Gentlemen: I am indeed grateful for the opportunity to speak to fire insurance men on the subject of socialistic insurance. I have labeled the paper which I propose to read to you today, "The Taint of Communism in Mutual Insurance." I maintain that the very essence of mutual insurance is socialism. I very much desire to know whether my arguments in support of my contention appeal to you.



## ANNUAL ADDRESS

## THE TAINT OF COMMUNISM IN MUTUAL INSURANCE

BY

EDSON S. LOTT.

President, United States Casualty Co. of New York.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:

**F**OR many years I have had a great admiration for this great Fire Underwriters' Association of the Northwest which, without executive functions and dependent wholly upon social and educational features, has become the largest organization of its kind in the world. As I have noted its long and interesting career, I can see how much it has contributed to the history, to the current practice and to the character of fire underwriting.

During the last few years I have seen a growing bond between fire and casualty insurance. It is undeniably true that they are both of the same house though they do occupy different wings in the mansion and have separate entrances. But we are full blood cousins nevertheless and we bear the same name—

insurance. Furthermore, we both do business on the agency system and we both believe in it. Often we have the same agent.

As a matter of strictest fact, though in a broad sense, all insurance is considered as one and the same thing in the public mind—particularly when detractors get on our trail. If you are damned at some point I feel its effects. Per contra, if I am pilloried you get the reflex. So it is that your general problems become ours and ours become yours.

I think that broad gauged fire underwriters are coming to recognize this family tie more and more, though for years they were wont to say "Let casualty insurance fight its own battles; what happens to it is none of our funeral."

Pardon me if I say that it would be your funeral and if we are

buried your legs will be interred in the same grave—and what is left of you will follow very shortly thereafter.

Furthermore, I sense that these two branches of the house are facing a mutual menace and that as brothers we must fight it together—each on his own line, of course.

What is this menace? It is universal mutualization beginning with insurance.

I have frequently pointed out that mutual liability and compensation insurance is Socialistic, is economically unsound and is politically destructive. It is a principle no patron of a mutual, a reciprocal or an interinsurer would want to have applied to his own regular business.

I hold that those who patronize mutualization through insurance are doing their bit—even though unintentionally—to hasten Socialization and Nationalization, parasites on the economic system which has made our national development the marvel of the world.

This indeed is our common problem for what I have heretofore said about mutual liability and compensation insurance is equally applicable to fire insurance. If Socialization and Nationalization do come through the development of mutuality in casualty and fire insurance then you will, as I stated in one of my advertisements in *The Insurance Field*, see the American rear and hear him roar; yes, roar louder than the awakened Briton whose nationalized businesses are bankrupt, paying lower wages than competing private enterprises, costing more all around and charging the consumer higher prices.

Mutual insurance, whether reciprocal, interinsurance, state fund or just plain mutual, as usually promoted and practiced in this country, is the thin end of the wedge of Socialism and Communism. The other end is Nationalization.

Socialism calls for the collective management of all industries, enterprises and services. The sellers of mutual insurance assert that the policyholders in mutuals collectively manage their own insurance. You know and I know that they don't do any such thing, but that is the claim which attracts some buyers.

Communism holds that all capital should be pooled as a common trust, for the benefit of all, and that it is wrong for individuals to secure profit from their capital or services. This is the very essence of mutual insurance. For the claim is that all the assets of a mutual insurance company are owned by and used exclusively for the common benefit of the policyholders and that all profits are eliminated, the insurance being provided "at cost."

The arguments against stock insurance used by the mutual boomers are, in the first place, that it is essentially wrong, in the economic sense, for stock companies to carry on the business of insurance for profit and, in the second place, that it is similarly wrong for middlemen—i. e., agents and brokers—to obtain commissions for services in providing insurance. Manifestly these arguments are in accord with the principles of Socialism just stated. And in the indiscriminate way in which they are now being urged they are pure and undiluted Socialistic dogma.

Socialism is yet a long, long way from achieving collective management of all the industries and enterprises in this country; and Communism is still far from being able to eliminate or confiscate the profits of all private capital and individual enterprises. But Socialism and Communism just now have something of a grip in other parts of the world and even in this country have made a start in North Dakota and some other states.

Every convert to mutual fire insurance helps to propagate the Socialistic and Communistic germ and takes a step toward having his own business taken over by the community and the profits suppressed or divided among all.

When—if ever—Socialism and Communism tighten their grip on this country and other lines of business besides insurance become entangled in their schemes, as now in North Dakota, what answer will the buyer of mutual fire insurance make to the Socialist who asks him:

"If Socialism or Mutualism be good when applied to the business of insurance, why would it not be good also to apply it to your business?"

"If, generally, money can be saved and all the policyholders well served by applying the doctrines of Socialism to insurance, why not apply the same principles to the production and distribution of food, fuel, raiment, live stock, tools and everything else?"

If Mutualism (or Socialism) is the solution of a great economic problem, if it makes our money go further and meets all other requirements, then it should be adopted universally in this period of world reconstruction. It should not be limited to insurance. The man who buys mutual fire insurance should be willing to have his own business mutualized and should see to it that all other businesses are mutualized.

If employers teach their employes, by example, that an important factor in their business should be conducted on the Mutualistic or Communistic plan, they are not in a good position to object if the employes attempt to give a broader scope to the false doctrine thus inculcated.

If Communism gets the power it will mutualize all industries and private enterprises without asking the consent of the owners. Here is a news item published in the New York "Tribune" of August 5:

"Lawrence, Mass., Aug. 4.—Circulars purporting to be issued by 'Local Lawrence Communist party' and bearing a vicious attack on William M. Wood for closing the mills of the American Woolen Company, were thrown about the streets here today. Copies have been forwarded to the Department of Justice and City Marshal Timothy J. O'Brien is making an investigation.

"The circular calls upon workmen to spread the knowledge of communism, concluding as follows: 'Help us to educate, organize and prepare the working class of America for the coming workers' revolution under the banner of the Communist party and the Third Internationale. There are still not enough markets. You have produced too much. That's why you have starved midst plenty. In order to abolish unemployment you must abolish capitalism; you must overthrow the present capitalistic government, establish a workers' government, organize a Red army for its defense and take over all the industries.'"

We are familiar with the Italian situation, which needs no comment.

The Insurance Socialist imitates his big brother, the Red Socialist, in vilifying everybody who makes a "profit." He does everything "at cost." Like his big brother he attacks individual initiative, individual enterprise and individual responsibility in everybody but himself.

The Insurance Socialist, like his big brother, the Red Socialist, is

a pretender. It is sheer pretense on the part of any mutual company executive to make believe that he is running his company "at cost" for the collective benefit of his policyholders. He is doing nothing of the kind. He is running his company for his own benefit and getting out of it all he can—which would be all right if he didn't lie about it. Of course the better he runs his company the more there is in it for him and the more he is entitled to. No one can quarrel with that proposition. But it makes me sick to see otherwise hardheaded business men fall for the mutual man's "Im-doing-all-this-for-YOU" argument.

Every time a business man is favorably influenced by these arguments for Mutualism in a business other than his own he thereby and to the extent of his influence promotes the false philosophy of Collectivism and unthinkingly weakens the foundation on which rests his own security and prosperity.

The Socialist taint in mutual insurance makes all our mutual insurance men disturbers of the public peace. The Red Socialist must excite prejudice against the successful, else he fails to put his doctrine across. Similarly the Insurance Socialist must excite prejudice against a successful business, else his selling claims fall flat. The plan of campaign of the average mutual insurance man is to inflame the buyer of insurance against stock insurance companies and officials; to cause the buyer to feel that it is wicked to make a "profit" out of insurance; to make the buyer believe that the profits of stock companies are inordinate and, if he has been patronizing a stock company, that he has been robbed; to point out that stock companies are owned by "capitalists" who are in the business solely for a profit; and to minimize the services of agents and the need for and value of such services, in order to induce the false belief that agents' commissions constitute an economic waste.

In effect the mutual salesmen advice "Collectivism," which, according to the dictionary definition, means:

"The doctrine that the people as a whole should own or control the material and means of production; opposed to individualism."

Of course mutual salesmen do not apply their recommendation of Collectivism to the "material and means of production," because that would frighten their customers. They apply it only to insurance because that suits their special purposes. And, strange as it may seem, some business men will buy policies and thereby become partners in a mutual insurance association, run on the plan advocated by Collectivists and Socialists, without perceiving that the same argument that won them over to mutual insurance applies just as well to their own businesses.

It is also strange that some successful business men should patronize mutual fire insurance companies, whereas they would not dream of depositing their cash in a mutual bank, or of conducting their own regular businesses on the mutual plan, or of subscribing openly to any doctrine that has as its foundation the description of all reward for individual initiative, intelligence, ability, energy and honesty.

There is not a Socialist in the country who is not an out-and-out advocate of mutual insurance covering property and industry as the first step, and monopolistic state fund insurance as the next step toward the Socialistic goal; the ultimate conduct of ALL business, ALL commerce and ALL industry by the STATE.

All employers who speculate with mutual insurance are not Socialists. All men who are conducting such companies are not Socialists. BUT every such insurant and every such company is aiding in destroying individual initiative, individual enterprise and individual responsibility and is encouraging "collective ownership," "collective management," the holding of all capital as a "common trust" and the elimination or confiscation of all "profits." Socialists are for mutual insurance as a means toward their end. And they do not intend to stop with insurance. They are after EVERYTHING; they are especially "after" EVERYTHING with money or property or their equivalents.

Just one month ago, on September 7, the Chicago "Tribune" contained the following editorial:

"The arrest of twenty members of the Communist Party of America because of a plot to wreck and rob the 'Diamond Special' of the Illinois Central Railroad, sheds new light on the methods and purposes of communism. They planned the wreck to inspire terror and to help the revolution which was to give them fine homes, fine clothes and good things to eat, without working. \* \* \*

"The resolution presented by Edward N. Nockels to have the Chicago Federation of Labor withdraw all its funds from Chicago banks and deposit them in the Nonpartisan State Bank of North Dakota sheds another light on the same revolution. 'Labor has been depositing its moneys in the banks owned and operated by capital,' said Nockels. 'Take your money out of these banks, cause a run on them, put them in bad condition, and if the banks fall capital will fall.'"

The mutual salesman says: "Take your insurance premiums away from the capitalists who own the stock companies."

The mutual insurance man says that it is wrong for insurance companies to make a profit. Mr. Nockels says that it is wrong for the banks to make a profit. Who, then, is entitled to make a profit?

In these days when strenuous drives are being made to mutualize the world through the confiscation of all private business and property, safe and sane business men should not encourage the movement by patronizing mutual insurance.

Mutual insurance, as usually operated, is not only speculative for the insurants and economically unsound, but, as now propagated, is also politically destructive because it is Socialistic and Communistic; and Socialism and Communism are evils which every sane citizen should combat to the limit of his opportunities and ability.

We have monopolistic state workmen's compensation funds today as a result of mutual workmen's compensation insurance. The Socialistic agitator denies that he intends applying this plan to fire insurance. He always denies that his intentions are to extend his principles to ANY other branch of business. He is smart; he confines himself strictly to the matter in hand and so lulls to sleep those not directly affected.

But don't you believe him! If he gets my business today he will get yours tomorrow and that of everybody else the day after.

The average citizen does not detect the Red danger that lurks in mutual insurance. You field men, however, not only know it but you also have the greatest possible opportunity to kill it. And I want to attend the funeral.

Mr. Gallagher: Those of the membership here who have known me for the past 106 years, know that I originated in New York state, in a little town called Dansville, and I find that the gentleman who just addressed us first saw the light of day about forty miles from where I originated, in the town of Penn Yan—I never knew why they put that “Yan” there, but they did. In that town, years ago, there was a celebrated frog pond. It had the largest frogs and the noisiest frogs there were in all of New York state. An old resident there, named Buck, conceived the idea of supplying the New York market, so he got a list of the hotels and proceeded to get orders. One day a telegram came, “Secure one hundred frog legs at once.” He worked all day and came home tired and messy and all he had were about fifteen frog legs. He admitted to his friends then that he was misled by the amount of noise and croaking those frogs made when he was lying awake at night.

Mr. Lott has used that illustration with reference to mutual insurance, and I am sure he pointed out the fallacy of that kind of insurance.

I tried to find out something about Mr. Lott this morning and picked up this. I was going to try to commit it to memory, but I found that he had done so many important things that I am taking the liberty of reading it: “Edson S. Lott was born in Yates county, New York, of American parentage, November 10, 1858. He was educated in the public schools and the Penn Yan, N. Y., Academy and began his business life in newspaper work, in which his experience was varied, and he was one of the incorporators of the United States Investor of Boston. He first entered the accident insurance business in 1892, and became superintendent of agents of the Manufacturers’ Accident Indemnity Company of Geneva, N. Y., and in 1895, on the organization of the United States Casualty Company, he became assistant secretary of the Company. He became secretary in 1897; general manager in 1901 as well and was elected to his present position in 1908. Mr. Lott is an active member of associations pertaining to accident and liability underwriting, was elected president of the International Association of Accident Underwriters in 1903, and re-elected in 1904; was vice-president of the Alliance Against Accident Frauds, 1904-1906; was elected president of the Casualty and Surety Social Club of New York in 1909. He is a member of the editorial board of the International Insurance Encyclopedia, vice-president of the American Museum of Safety, director of the National Safety Council, and a member of the organization committee of the Ninth International Congress on Social Insurance. Mr. Lott is a well-known

speaker and writer on employers' liability and workmen's compensation laws, his best-known book being, "Which Will Be Best for the Workman?"

There is a record which Mr. Lott should be very proud of. When you go to Penn Yan, the residents will point out the place where he lived when he was a young boy, the firemen will tell you he was a member of the local fire department—and that is where he got his knowledge of fire insurance.

Mr. President, when a busy man like Mr. Lott takes the time to be present and to prepare such an address as we have just listened to today and to deliver it to us, we should show our appreciation in a way that will do justice to the occasion and I think it should be entered on record to that effect. I want to say that this address is a text book on mutual insurance and is of such great importance that it should be published in pamphlet form and distributed through the country to our agents. I want to suggest to the incoming administration that this organization either do that, or take the matter up with the Bureau of Publicity and get that Committee to publish and distribute this address. I therefore move we extend a rising vote of thanks to Mr. Lott for the educational address he has just delivered on the subject of mutual insurance.

The President: I will say that after the highly interesting and instructive address by Mr. Lott, that there is no hope for anyone who appears at our next meeting with an I. C. M. A. button or any button of that kind. Mutual insurance has no place in this organization after what we have heard this morning.

Rising vote of thanks was given Mr. Lott.

Mr. Larmore: Before we adjourn, Mr. Lott prefaced his very able address by making the request that he would like to know how many of us agree with his idea about this proposition and while Mr. Gallagher's motion was to express our thanks and appreciation, I now move you sir, that those of us who do agree, rise to our feet.

The President: You will all stand! (Laughter.)

The chair will entertain a motion to adjourn until this afternoon at 2:30.

A motion was made, seconded and carried.

Adjournment.

## FIRST DAY

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### WEDNESDAY AFTERNOON SESSION

The meeting was called to order at 2:30 p. m. by President Tanner.

The President: After the adjournment of the morning session, one of our members told me he would like to know Mr. Lott's opinion on old line mutual life insurance. Mr. Lott fortunately was near, and I introduced them. Mr. Lott says he has prepared a paper which he is to read before the National Association of Local Agents in Des Moines this month on that subject, and he would be very glad to tell us all about it, but he thinks it would be unfair. I will say that he differentiates between old line mutual legal reserve life insurance and the assessment life insurance and I believe from what he tells me that he does not hold it any crime to have a policy in an old line mutual life insurance company. That may put a good many of you at ease.

The last world war brought to the surface a great many new kinds of insurance and of all of these war babies, we probably know less about aircraft insurance than any other kind. Very few companies write this line and the National Liberty Insurance Company of America is one of the pioneers in this business. Mr. Charles H. Coates, the Western Manager of the National Liberty, has very kindly consented to give us this afternoon, his observations concerning aircraft insurance. (Applause.)



## AIRCRAFT INSURANCE

BY

CHARLES H. COATES,

Manager Western Dept. National Liberty Insurance Co. of America.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:

THOSE of you who were privileged to attend the play "Business Before Pleasure," given by the celebrated characters, Potash and Perlmutter, in which they embark in the Moving Picture business, after having been in the Cloak and Suit Business practically all of their lives, will remember the scene where Mawruss says to Abe; "Vell, vot do you tink of dis Moving Picture Business, Abe?" and, Abe replies, "Vell, Mawruss, the Moving Picture Business ain't no business, it's a recreation." So it is with Aviation Insurance. The study is intensely interesting, and the future possibilities inestimable, but just now it is more or less of an experiment, and not exactly a stable branch of a fire insurance office, and several of the companies that started writing insurance on

aeroplanes with a whoop and a hurrah have retreated before the avalanche of crashes—losses, and are content to allow some of us, who wade in where angels fear to tread, to continue the pioneer work. You and I, who have been in the fire insurance business for many years have been "up in the air," figuratively speaking, a great many times over some of our numerous problems, but you must bear in mind that when you begin the writing of aircraft insurance, you are going to be "up in the air" all of the time, both figuratively and literally.

It might not be out of place to call your attention to the fact that citizens of our own glorious country, the famous Wright Brothers, designed, constructed and utilized with success back in 1903, an aeroplane which is similar to the machines used at the present time. There have been various attempts made by citizens of other countries to develop a satisfactory flying machine, but it remained for the Wright boys of Ohio to develop the first real heavier-than-air craft. They were far ahead of their competitors because they worked along independent lines and developed new features, and originated, rather than attempted to improve or readapt the principles which had been discov-

ered and applied to the early types of unsuccessful flying machines. It will be interesting to know that the machines of that period were very flimsily built, and were, therefore, very light and did not fly at high speeds—power plants at that time developing between 30 and 40 H. P. and being sufficient to meet the requirements of flying under favorable conditions. In contrast to this, and to demonstrate the progress which has been made since 1903 in the development of the physical make-up of the aircraft, I must tell you that one of three aeroplanes designed and manufactured in this country and entered in the Gordon Bennett International Aeroplane Race, held in France recently, is worthy of particular note. It is the plane entered in that race by the U. S. Army Air Service, the motor being capable of developing 600 H. P., the most powerful ever built in this country. It is, in no way, a freak racing plane, but can be used for battle work and is a practical all-round one-seater, the Air Service officials claim.

It is with pride that we point to the fact that the inventions of the Wright Brothers of Ohio have been adopted in the construction of aircraft the world over, and I believe it is undeniable that no one man, or set of men, have done more for the development of aircraft, and, therefore, air service, than our own fellow countrymen. On July 17th of this year at Lemans, France, the French Government unveiled a splendid monument 40 feet in height in honor of the Wright Brothers, to be known as the Wilbur Wright Monument. This is concrete evidence of the esteem in which they are held in France.

The utilization of aeroplanes together, with the lighter-than-air Zeppelin and all other craft of that type in the late World War, are so familiar to all of you that it does not seem necessary to dwell upon that feature of the uses of aircraft. I would like to bring to your attention the fact that sixty-eight of our American pilots in the air service in France became aces during the World War. The gallant straight shooting of these young men cost the Germans four hundred and seventy-four aeroplanes and balloons. Eleven of our brave Yankee aces are lying over there in France and Germany, most of them on the spot where their ships came crashing to earth. To show you how important aviation is considered in warfare, I will quote from Assistant Secretary of War Crowell. He says that he believes in the next great war the side which gains control of the air will be able to possibly not only prevent, but to seriously impede all concentration of troops and all materials of war. He states that he talked with Marshal Foch last Spring, who practically corroborated that view. Marshal Foch stated that the next war would begin with a great battle in the air, and the side which won that battle and gained control of the air would have a tremendous advantage over the other side. Assistant Secretary Crowell states that the French are applying these principles, the British are applying them, the Italians, and practically all other nations, **except America**. Secretary Crowell states that aviation today is divided into nineteen different Departments and Boards in the Government. Nineteen separate bodies composed of able men, yet due to poor organization not being able to function with overlapping functions—we have nineteen able bodies and yet only one of them has any power. Unfortunately on that board which has the power, there are no aviators. While they are able men, their knowledge of aviation is somewhat limited—yet every decision is made by this board.

Through the daily press you are becoming familiar with the progress our Government is making in aerial mail service. For over two years, there has been established and in operation a regular aerial

mail route between Washington and New York City. Recently the Government has established a transcontinental aerial mail service clear through from New York to San Francisco. The divisions of this continental service are New York to Chicago; Chicago to Omaha; Omaha to Salt Lake City, and Salt Lake City to San Francisco. New York, Chicago, Cheyenne, Wyoming, and Reno, Nevada, being the division headquarters—this making Reno a division point ought to help its divorce court business. Five branches of the mail service are at the present time reaching out from Chicago; the Chicago-New York; Chicago-Cleveland; Chicago-St. Louis; Chicago-Omaha, and Chicago-Minneapolis. The aerial mail officials are planning to cover the entire nation by this service before next summer. The slogan adopted for this service is "The mail must fly" and only a 100-mile-an-hour wind, a blinding blizzard, or a frozen motor, will keep the mail on the ground. A letter leaving New York at daybreak for Omaha will arrive the same day before sunset; mail leaving New York Monday morning will arrive in San Francisco by 9 o'clock Wednesday morning. Providing night flying can be successfully accomplished, mail leaving New York Monday morning will be in San Francisco at 6 o'clock the next afternoon. Contracts have been let to a Chicago firm and flying cars with wicker chairs, inclosed in glass and steel, will carry passengers as well as mail and the United States will be the owner of the transportation. Chicago will become the hub of the world's greatest commercial flying industry.

While the war was in progress and the excitement at the battle front was at a high pitch, it was to be expected that the young men aviators of this country would rise to the occasion and fly, if necessary, to their death in defending the principles we believed in, but you must bear in mind that in the aerial mail service the patriotic incentive is considerably lacking, and to my mind the brave boys who don their helmets and enter the airship for the purpose of assisting the Government in increasing the value of its mail service and of linking the cities of this country into closer communion through the means of a faster mail service, are entitled to a wonderful amount of credit, several of them having lost their lives in the performance of this duty.

Right here it will be interesting to know that there were one hundred different uses to which the aeroplane was put during the last year—a few of those will be interesting to you. Out in California a hydroplane is being used to locate schools of fish. When the observer sees a school he releases a carrier-pigeon which flies to headquarters with information which tells the ship men the position, and the flying boat goes on its way discovering more fish; 80 airships are now carrying passengers and freight across the English Channel. A man may breakfast in London, lunch in Paris and be back in London in time for dinner if he travels the air lanes. Out of a total of 70,000 passengers carried during the first year of civil flying in England, there was only one fatal accident. Advertising ingenuity found a new form of expression recently when an aeroplane starting on a sensational trip from Calcutta, India, to points in Australia, was painted with the "copy" of several internationally-known advertisers; the names were recognizable even after the machine had ascended to a height of 4,000 feet. Aircraft is regularly employed by the Government in its forestry department in fire patrol duty. The forests of California from San Francisco to the Mexican border are now patrolled by aircraft. An aerial express is now in operation between Cleveland and Buffalo and

the company pioneering this feature of commercial aviation expects to extend the service throughout the United States, including Alaska and the Hawaiian Islands. We even find that the aeroplane was utilized in a novel manner in Illinois a few weeks ago when it was employed in the pursuit of some bandits who had robbed the Commercial Savings Bank of Moline, Illinois, of some \$20,000. The pilots scoured the country over a radius of 100 miles, but no trace of the bandits, who must have taken refuge in a cyclone cellar, was picked up. Undoubtedly in the course of time we will find aeroplanes as a part of the equipment of police departments in the cities, the same as the high-powered automobiles of the present day. Out West, in the large area grazing country, the aeroplane has been used to locate herds of cattle and has been found very useful, as ordinarily it would require many days of ground searching before they could be found. Locating a railroad by aeroplane is the latest venture of the Third Squadron, Philippine Islands—and one long flight has enabled a railroad engineer to determine which one of three general routes will be utilized for the new road. For the first time in history, cotton growing will be supervised from the air, when within the next four months a small dirigible will be used for this purpose on the 28,000-acre plantation of the Goodyear Tire & Rubber Company at Goodyear and Litchfield, Arizona, near Phoenix. We wouldn't be at all surprised to hear some of these days that an aeroplane has been used in a runaway marriage.

Not so many years ago I was in a city in the Upper Peninsula of Michigan on business for our company, where ordinarily there would be nothing to break the monotony aside from the blowing of the factory whistle for the men to quit work at night, when, like a meteor from a clear sky, there spread up and down Main Street the wildest commotion—everybody rushed out of the stores and offices to see what it was all about, when lo and behold, a two-cylinder, noisy, wheezy, cumbersome automobile came lumbering down the main thoroughfare. Today, we must keep ourselves in extraordinary good physical training to dodge the procession of countless motor cars which congest our boulevards.

Before the World War, we craned our necks and almost stood on our respective heads to catch a glimpse of an aeroplane winging its way along up in the Heavens. Today, a pilot must loop the loop fifteen times, do seventeen Wing-overs, and as many spirals and a 1,500 foot falling leaf, before he will receive more than a casual glance from the ground.

Today, prices of aeroplanes range from \$2,500 to \$40,000. A good serviceable ship with necessary equipment can be purchased for \$4,000. A plane costing \$4,000 is made up about as follows:

Fuselage or body.....	\$1,200.00
Motor .....	1,000.00
Wings .....	1,000.00
Landing Gear .....	300.00
Miscellaneous Fittings, including Propeller, Tailskid, Control Sticks, Radiator Plate, and the like.....	500.00
	<b>\$4,000.00</b>

In many cases, the motor would exceed the cost of any other individual part of the plane, this being true where high-powered motors

are used in light body planes. In a \$10,000 plane the motor represents about 50 per cent of the cost. The motor in a \$4,000 plane consumes nine gallons of gas an hour. Figuring high test gas at 40 cents a gallon, you will find it costs \$3.60 an hour to supply the motor with petrol. The oil in that hour would cost about 40 cents. Add \$1.30 for insurance, \$1.00 for overhead, and you have a total of \$6.30 an hour. In that hour, however, your ship will have traveled 60 miles. Thus, allowing for minor crashes, your plane's operation will have cost you a little more than 10 cents per mile. If you carry no insurance and a "jinx" follows your flying, two or three crashes will start you singing the old familiar ditty—"It's not the original cost—it's the upkeep."

If not discouraged by the foregoing, you will be interested in knowing that you can spend your next summer's vacation at an Aviation School right here in Chicago and learn to fly an aeroplane, so that around the latter part of December, you can swoop down upon the unsuspecting delinquent agent, gather in the necessary shekels, hop on to the next one, and have a clean slate within a few days.

#### INSURANCE NECESSARY TO SUCCESSFUL DEVELOPMENT OF AIRCRAFT INDUSTRY.

As Fire Insurance is the solid rock upon which rests the credit system of this or any other country, so insurance on aircraft is destined to be the foundation upon which is builded the success of commercial aviation. Individuals or corporations will not be tempted to invest in aircraft for commercial purposes unless they can be assured of the protection which fire and casualty insurance affords. It is, therefore, incumbent upon the Fire and Casualty Companies to do everything humanely possible to provide the indemnity required and thus assist in the development of an industry which has within itself the wonderful possibilities to be realized from a commercial standpoint.

With this thought in mind, and with a view to securing the assistance which comes through an organization formed for the unselfish purpose of the good which may accrue to all, there was formed in New York City recently, The National Aircraft Underwriters' Association, the active companies composing this Association being the Home Insurance Company, The Globe & Rutgers Fire Insurance Company, National Liberty Insurance Company, and the Aetna Life Insurance Company—while some twelve fire and casualty companies have joined as associate members. Some of the plans of this Association are interesting, among them a listing, classifying and grading of pilots. They also have under discussion with the Underwriters' Laboratories, plans for the physical rating of planes, according to their air worthiness and safety. They are in coalition with the Government and various aero clubs in the formation of an accurate list of all landing fields with their physical characteristics in connection with the operation to the safety of flying as within a purview of the Association. They will send out from time to time to active and associate members bulletins containing information applying to flying hazards. They are soliciting the cooperation of all organizations and individuals interested in aeronautics in order to obtain all the reliable information possible of interest to members. The Association will supervise and recommend the adoption of suitable policy forms and endorsements. They will investigate class and general hazard and will procure and compile information and statistics concerning losses and their causes, and will devise, advocate and promote all reasonable and proper means of eliminating or reducing the hazards insured against and to promote intelligent underwriting.

Now let us see what other countries are doing along this line:

Canada has created an Air Board which controls both governmental and civil aeronautical activities. This Board is progressing nicely in application of their regulations of 1920, and apparently are accomplishing considerable in the way of eliminating ill-advised commercial activities. The entire country is being mapped by the board; all governmental fields will be made available as commercial stations and will be licensed as such in the regular way. Provision is also made for the licensing of pilots. This reminds me that while in the General Offices of the Curtiss Aeroplane and Motors Corporation at Garden City, L. I., my attention was directed to a large map of the United States on which was indicated by a pin point, every landing field in the United States. This map is kept strictly up to date and as fast as new landing fields are established, they are indicated on the map by another pin point.

Recently Lt. Carl Florman of Stockholm, Sweden, of the Royal Swedish Flying Corps, whom I had the pleasure and privilege of meeting in New York last spring, stated that his mission to this country was in connection with the development of aircraft, of aviation, and of aircraft insurance. He stated that in Scandinavia there are two co-operative organizations, the North Pool for aircraft insurance, which is an underwriting organization, comprising ninety insurance companies of Sweden, Norway, Denmark and Finland, and a statistical organization formed for the purpose of collecting and analyzing all available statistics which are of interest to aircraft underwriters. The membership of the latter is identical with that of the North Pool. All of the members use uniform blanks and in each of the four countries a central bureau is constantly working over the information secured by the companies, and in cooperation issuing two registers, one for pilots and one for airships. No insurance can be secured in Scandinavia, either for a pilot or an aircraft unless registered. In England there is a similar movement, and by reason of the close cooperation which has been agreed upon between British and Scandinavian insurance and other interests, the registers will be practically identical; in other words, international.

The completion of plans for organizing an international aeronautical body to be known as the Aerial League of the World, was announced recently. Commissioners in sixteen different countries, colonies, and possessions, throughout the world, have been appointed to carry out the objects of the League.

The Aerial League of the World among other things will encourage the use of aircraft for all purposes throughout the world. It will urge the establishing of recognized airways throughout the world to interconnect aerially all of the world's commercial centers—it will encourage standardization of aircraft insurance rates and insurance adjusting—it will establish aeronautical information bureaus throughout the world.

In considering the question of insurance on aircraft, we will confine our attention to the heavier-than-air machine, for the reason that the development of lighter-than-air machines, either of the spherical or dirigible type, has received very little consideration in this country.

Insurance policies on aeroplanes are written for a term of six months only, the reason for this being that the flying season in most states is confined to the summer and fall months. Furthermore, depreciation on planes is very heavy, especially insofar as the motor is concerned, and it is considered advisable to make an inspection at least every six months to preclude the possibility of assuming liability on battered up planes, or planes with worn out motors.

Property damage is not written by the regular fire companies, but is written in connection with liability insurance by the casualty companies, who insist upon an assured taking both of these coverages, that is to say, the casualty companies will not issue a property damage policy without the liability coverage and vice versa.

No binders or policies on aeroplanes are issued upon telegraphic requests from agents as is done in the fire insurance business generally, as we require in all cases the we have before us an application signed by the owner and a statement signed by the pilot before delivering binder or issuing the policy. The application which is signed by the owner contains a description of the plane, purposes for which it is to be used, name of pilot, and other information necessary to enable us to pass intelligently on the risk, and the pilot's statement gives his age, experience, record of accidents and all data touching upon his qualifications.

We recently received a letter from a man in Missouri,—why we should always pick on old Missouri, I don't know—but anyway, this letter came from Missouri and stated that the writer owned an aeroplane and would we insure it and how much about would the premium be. We promptly sent him our regular owner's guarantee blank and pilot's statement, which was returned the other day. In the Pilot's statement, where we seek information as to the experience of the pilot, whether in active war service, and number of hours flown, our correspondent answers: "Have studied Captain Gordon Revely's 'How to Fly' Book, and it is working fine—I take my time," and on the bottom of our warranty he states: "Am training myself with ease." In the owner's guarantee, he admits the machine is hand made and by his own agile hands. In the column where we ask for a number of hours flown, he states: "Thirty hours at six feet off the ground." Apparently it is "safety first" with him. Under the item—Description of Airdrome, he states: "About  $\frac{1}{4}$  mile square pasture." He winds up his statements by giving the value of the ship at \$25.00, which leads us to wonder where he got the material and why he works so cheaply.

The fire rates vary from two to five per cent, according to the type of motor and whether or not the coverage extends to planes while in hangars. The tornado rates vary from one to two per cent according to geographical location. The collision rates vary from  $6\frac{1}{2}$  to 12 per cent, according to the ability and experience of the pilot, type of motor, type of plane, relation of motor to plane and country over which plane is to be operated and purpose for which plane is to be used. We sometimes make a total rate as high as twenty and twenty-two per cent, the average running around sixteen per cent. These rates to the Fire Underwriters seem incredible, but when the washouts (total losses) are reported, they look pretty small.

The whole premium is due and payable upon the delivery of the policy, which is a very attractive feature to the companies. The commission paid to agents and brokers is 10 per cent.

The form of policy we are using in our Aircraft Department is the Standard Policy of the State in which the plane is located and to such policy we attach a special aviation form. This form contains warranties, stipulations and conditions which embody the subject matter of the representations made by the pilot and the owner in their respective signed applications and statement—the form provides that the company will not be liable in event of loss:

1st—if the plane is operated by any pilot other than the one named in the warranty;

2nd—if the plane is being operated in exhibition flying or in acrobatics, making altitude tests, or being used in aerial instruction work, or for experimental purposes;

3rd—if flown between one hour after sunset or before one hour before sunrise.

4th—if plane is used for carrying passengers for compensation, rented or leased, or being operated in violation of law.

All policies covering hydroplanes have a Water Landing Warranty attached, which provides that the company is not liable for any loss or damage caused by landing or alighting of the plane upon the earth; all policies covering planes other than hydroplanes have an Earth Landing Warranty attached, which provides that the company is not liable for any loss or damage caused by landing or alighting of the plane upon water. Upon payment of an additional premium a Stranding and Sinking Clause may be attached to the policy, and also for an additional premium the assured may obtain permission to perform acrobatics, to carry passengers, to give demonstrations, and may also obtain coverage against damage by theft, tornado, cyclone or windstorm. Every policy covering against collision has a deductible clause attached, which provides that the company shall not be liable for any loss or damage to propeller, landing chassis or tail skid, and the first \$100.00 loss in addition to these items is to be borne by the assured. Some policies have been issued which contain a deductible clause, providing that 10 per cent of the amount of the policy is deducted in all cases of damage caused by collision, this clause, when attached to a policy, being in lieu of the deductible clause heretofore mentioned. The theft endorsement attached to a policy provides that the company is liable for the theft of a plane in its entirety only, and does not cover any loss by pilferage.

In the writing of aircraft insurance there are numerous hazards with which the Underwriter must contend, and each must be given careful consideration before a basic rate can be correctly figured. These hazards might be classified as follows, in the relativity of their importance from an underwriting standpoint:

- 1st—Hazard that lies within the pilot and mechanic operating plane;
- 2nd—Altitude of country over which plane is to be operated;
- 3rd—Relation of motor to plane;
- 4th—Type of motor;
- 5th—Type of plane;
- 6th—Purpose for which plane is to be used;
- 7th—Topography and climatic conditions of country over which plane is to be operated.

We will discuss from the standpoint of our experience and association with aircraft interests, each of the above outlined hazards.

The hazard that lies within the pilot operating the plane is one of the greatest hazards with which we have to reckon. A pilot may from all appearances, and from observation of his flying, be very proficient. However, it is difficult to visualize whether or not he will keep cool and use good judgment in emergencies. There is such a great difference between war time flying and commercial flying that a pilot's war record may be of very little help when it comes to defining his class as a pilot. His record as a commercial pilot, as a rule, is of short duration. However, in studying a pilot's statement from an insurance standpoint, we might bear in mind the fact that a large percentage of the "crashes" are avoidable. The fact that a pilot can



maneuver and land a plane according to the book does not mean that he is an efficient pilot. A competent pilot is one who can scientifically operate his plane, thoroughly understands his motor, and, most important of all, continually keeps in such position as to enable him to make a safe landing in case his motor cuts out. In other words, a good pilot must have judgment, brains, and natural flying ability.

One of the qualifications for the Aviation Service was youth. The army wanted men who were willing to take the most desperate chances, without stopping to consider the consequences. In the man from nineteen to twenty-four years of age they found this qualification; and these are the men who are doing most of the commercial flying of today. It is not easy for them to suddenly change their habits and at once become cautious and conservative. Briefly stated, a first class pilot is a man who:

1st—Has a thorough practical knowledge of gas engines and aeroplane construction.

2nd—Has had from four to five hundred hours of flying experience.

3rd—Has had experience in cross country flying under all weather conditions.

4th—Has a thorough knowledge of, and experience in performing acrobatics.

5th—Possesses ordinary intelligence and courage.

6th—Has lost the desire to court public admiration.

Another type of pilot is the man who:

1st—Does not know the limitations of his plane or motor and is without practical knowledge of either.

2nd—Has considerably more nerve than flying technique, due to lack of knowledge.

3rd—Performs acrobatics and gives exhibitions without making allowances for a safety margin of altitude. This pilot is usually the one you find zooming chimneys and housetops, or chasing Farmer Brown's mules all over the pasture, and sometimes Farmer Brown himself. A pilot of this type either soon fulfills all prophecies or else furnishes a most sound argument for predestination.

4th—Another type we might mention is the pilot who does not, and never will, feel entirely at ease in his plane and has never attempted other than straight flying. The average pilot of this class may have a good record, but should not necessarily be considered a good risk. Whenever he accidentally gets into trouble he very rarely recovers, and results are usually disastrous.

The question has often been asked: "To what degree do acrobatics and exhibition work increase the hazard of flying?" I fully believe that providing the plane is being operated by a first-class pilot, as I have described, there is practically no increase in the hazard. However, a large number of pilots, due to enthusiasm and their anxiety to please the crowd, too often give exhibitions and perform acrobatics at an altitude far too low for safety. It invariably follows that this man is subjecting his plane and motor to a greater strain than was ever intended by the designer and taking chances of getting into positions that take considerable altitude from which to recover.

The importance of the personal element and judgment in flying will rapidly diminish with the establishment of large, well-marked aerodromes in each town and city, with the establishment of well-marked air routes, with the improvement of means of aerial navigation and

with the improvement of aircraft, until the pilot's task will be more or less mechanical.

The altitude of the country over which planes are operating is also an important factor to be considered. For example, a certain plane equipped with a 90 H. P. motor may have a good record for performance at sea level, whereas this same plane will scarcely get off ground where the air is extremely light. In order to properly land a plane in countries of high altitude, the landing speed must be increased. To maintain stability the revolutions per minute of the motor must be increased, which necessarily places an additional strain on the motor and leaves less reserve power in case of emergency. A properly designed plane equipped with a high-powered motor can successfully operate in countries of high altitude, but the collision hazard will always be considerably increased.

Many of the planes which are being used in this country for commercial purposes were manufactured during the war for use in training students. These planes have an ample factor of safety, are stable in the air, and otherwise well-fitted for flying from *established air-dromes*. A few of these planes are equipped with high-powered motors, but the great majority have a 90 H. P. motor. While these planes and the motors are beyond serious criticism for the work they were used for during the war, however, the combination is one that is not fitted for the type of commercial flying that is being carried on today, for the reason that the motor is taxed nearly to its limit in order to carry the necessary load, and therefore, has very little reserve power in case of emergency.

Motors used in commercial planes should have at least 300 revolutions per minute greater than necessary to safely maintain the plane in the air. This would enable the pilot to meet practically every emergency that might arise, such as taking off from small fields, as well as conserving the motor itself.

During the last year, there has come into general use a few types of planes capable of developing from 110 to 150 H. P. in addition to which we have the J.L. all-metal monoplane, equipped with a 185 H. P. motor. A number of types of planes are being manufactured in this country and abroad, but to date are not being used to any extent for commercial flying in this country. When these planes come into general use, there will, no doubt, be a considerable decrease in the number of "crashes."

In accepting certain types of planes, it is well to refer to its record and see what its landing speed is. A slow-landing speed is a good qualification for commercial flying. A motor will develop its rated H. P. only when it is in perfect condition. Liability on old or rebuilt motors is not recommended.

The purpose for which a plane is to be used is very important from an underwriting standpoint and deserves careful consideration. During the last two years planes were used in civil commercial aviation almost entirely for the following purposes:

- 1st—Giving instruction.
- 2nd—Advertising.
- 3rd—Photography.
- 4th—Exhibition work.
- 5th—Carrying passengers in connection with above.

When the Armistice was signed a great many of the pilots released from the Service entered the business of commercial flying. They formed companies and purchased planes. In some cases they individ-

usually purchased planes, their greatest source of income being derived from carrying passengers in different towns. In practically all cases the planes are flown from town to town over strange country—landings are made in strange fields and the gas and oil used is not what they want but what they can get. High-proof gas should always be used in aircraft motors. In discussing this method of commercializing the aeroplane from an underwriter's standpoint, we should bear in mind that in order for an aeroplane company to carry on this type of work successfully they should consider the following:

1st—Size and condition of field from which plane is being operated;

2nd—Is route taken by pilot on his cross-country flights between towns familiar to him?

3rd—Are there suitable landing fields along route taken, and if so, can gas, oil, and other necessary supplies be obtained?

The topography of the country over which planes are being operated is to be considered mostly from the point of forced landings. For example, if a motor "cuts out" while a plane is being flown over prairie country, the chances for a safe landing are practically certain, whereas the same plane flying over rough, mountainous, or wooded country is almost sure to meet with serious accident.

Climatic conditions are an important factor in connection with aircraft underwriting, particularly where high winds prevail. Some very serious losses have been occasioned as a result of tornadoes and high winds. A plane when not being flown, is by the very nature of its construction, susceptible to even a moderate wind, and we have known of cases where a high wind, which would ordinarily not do any great amount of damage to other property, would tear a plane from its moorings, roll it the whole length of a flying field, and a great amount of damage would result either from the plane overturning or being blown against trees, houses or other obstructions.

Until such time as the problem of fog and rain flying has been completely solved, some pilots will decide never to fly in a fog, while others, particularly those in the aero mail service, will endeavor to fly regardless of the weather, the latter, of course, will naturally be classed a poor risk from an insurance standpoint.

No matter how efficient the motor or how perfect the design and construction, its maximum performances cannot be maintained unless it has the best of mechanical attention. Aeroplanes and motors used in the army and navy are never allowed to go into the air unless in perfect condition. At the end of the flying day they are thoroughly gone over and properly housed. This is far from being the method employed in the great majority of cases where planes are being used for commercial flying—the principal reasons for this condition being:

1st—The owner, or owners, are not financially able to employ skilled mechanics and riggers;

2nd—A great many pilots and owners are young and irresponsible and do not realize the great necessity of keeping both plane and motor in perfect flying condition.

In the Government air service the pilot had nothing to do with taking care of the plane. If he took a plane up and found it was not working smoothly it was landed and turned over to mechanics for adjustment and the pilot was given another plane. The same was true when a plane was damaged. Flying under these conditions did not tend to impress upon the pilots any great degree of care or responsibility.

Aside from the hazards directly associated with the risk itself, such as the plane, motor, pilot, and other features which we have already discussed, there is the further hazard of the hangar, or place where the planes are kept when not in the air. These hangars are usually located outside water protection and it must be borne in mind that a fire starting in a large hangar can do an immense amount of damage in about the time that it takes to say "Jack Robinson." The hangars are usually built of metal over studding, and as a rule no especial care is exercised in providing safeguards against fire. The conflagration hazard in the case of a large area hangar is severe, where a great many planes are kept in one place.

Fire losses are due to a number of causes, and in most cases, may be directly traceable to the inherent hazard within the motors themselves. As is true in automobiles, one motor may have a much greater inherent hazard than another. A number of fires are due to ground testing and a lack of proper care in keeping planes and motors in repair and replacing worn and broken parts. The development of the all metal plane will no doubt reduce the fire hazard to a considerable degree and at the same time increase the factor of safety on the plane itself. While it is true that two metal planes have just recently been destroyed by fire, an investigation showed this to be the result of poor mechanical workmanship in maintenance rather than defect in design.

Loss adjustments are being taken care of in practically the same manner as all loss adjustments are handled. The adjusters to whom we assign our losses are expert aviation mechanics and pilots, as well as being competent insurance adjusters, so that our claims are handled in an intelligent and efficient manner and adjustments made on a basis that is equitable to all concerned. We sometimes find it expedient in case of loss, to make replacements, this being true in total losses as well as in partial losses, but we have found, as is the case in the adjustment of fire losses, that it usually proves more satisfactory to agree with the assured as to the amount of loss and discharge our obligation under the contract by making a cash payment, rather than by making replacement of damaged parts.

As time goes on I think it is safe to predict that the percentage of salvage of wrecked planes from ordinary accidents is going to increase to such an extent that it will be a comparatively easy matter to repair a plane, even after a serious damage. This will be accomplished through the standardization of small parts, by simplification in design and by the development of all metal construction.

In order to procure the opinion of various aircraft manufacturers and dealers as to the reason, in their opinion, for the numerous crashes which have occurred, we wrote a letter of inquiry to a number of the leading firms.

Some of them in their reply took occasion to complain about the high rates we were charging; we would have been disappointed if they had not. One man very facetiously remarked that the numerous crashes were due to the fact that they were not using his XYZ motor.

In the last analysis we find that the crashes are due primarily to lack of judgment on the part of the pilot in taking off from a small field—he fails to obtain sufficient altitude, and in consequence cannot escape colliding with trees, telegraph poles or fences in his path. Then again, the motors in many instances, while sufficient to take the machine into the air from a large landing field, do not prove equal to the emergency when a quick take-off from a comparatively small field is necessary. Furthermore, while some of the accidents are the result of motors cutting-out, still, if that same pilot would see to it that the gasoline was

chamoised, the jets, the tank, the points on the magneto and the spark plugs were all clean before taking his ship from the ground, the likelihood of the motor cutting out would be almost negligible.

One firm maintains, and their argument is well supported by the facts, that there should be a differential in the premium charged respectively for a good pilot and one who is classified as "second rate." In other words, allow virtue to have its own reward. A pilot flying while under the influence of liquor is given as the cause of a great many accidents—how this can possibly be in a dry country like our U. S. A. I leave for you to fathom. Strange to say, no one has been killed in any of the crashes in which we have been involved, but several of the pilots have been carried to repair shops to be overhauled before attempting future hops.

In summing up on the basis of our short experience and operation, we would say that the secret of success in the writing of insurance on aircraft will lie in the establishment of a definite plan for testing the ability of the pilots and mechanics operating the ships and properly registering them, and in addition to this a rigid inspection of the aircrafts, especially the motors, at regular intervals. Let the public know that the foregoing is essential to safety and no one will care to take chances in an unlicensed machine. Laws regulating the operation of aircraft and the use of aerial routes will of necessity have to be placed on our Statute Books. Proper landing fields will have to be established and aerial routes laid out for both day and night travel.

It is better to be considered an extremist than an alarmist. I am going to hazard the prediction that within the next fifteen years there will be aerial routes in this country practically free from accident, and people will be taking to the air with its more pleasant surroundings and ease and rapidity of travel, partly to avoid the greater risk which prevails on a railroad, automobile, or other present-day means of transportation. In less than fifteen years aeroplanes and dirigibles will be seen gliding through the sky at various levels through established air lanes, laden with mail, passengers and merchandise, and a trip from Chicago to Denver will be a mere trifle compared with the time it takes to traverse the distance today. We will have statistics to guide us in underwriting the business and rates and forms will be duly prescribed for the underwriter. There will be no such guesswork as there is today and practically all Fire and Casualty Companies will have an Aircraft Department. There will be a wild scramble for the business, the same as there is for the automobile business today.

The aeroplane will be even more safe and reliable than the railway train or steamship, for it will travel on the limitless roadbed of air and not be confined to rails or channels. In proportion as an automobile is more likely to be damaged by collision than is a street car, by virtue of the fact that the street car is confined in its course by the rails upon which it runs, so the aeroplanes' chance of collision will be proportionately less than the automobile, because it moves not in two directions, like the automobile, but in three, since it can rise or dip, turn sideways, or maneuver in a combination of these movements.

In conclusion, the thought I would like to leave with you is in the line of patriotism. You field men who are going about in the highways and byways of this Middle Western Country should preach the Gospel of Aerial Preparedness. Do you know that on the 11th day of November, 1918 (Armistice Day) Germany was prepared to send across the Atlantic the very latest type of super-rigid airship to bomb the Metropolis of New York? The L-72 was equipped with six Maybach engines, 240 H. P. each, total 1,440 H. P., 770 feet long, capable of making 62

miles per hour under load, carrying 11,000 gallons of gasoline and capable of cruising 9,500 miles, with its load of five and one-half tons of bombs. By the grace of Dame Fortune the Armistice saved New York City from at least partial destruction. Let us hope that America will realize the impending disaster which would ultimately face us should we allow ourselves to lag behind in the air. It is my duty, it is your duty, to talk aerial preparedness in season and out, to the end that our great country, of which we are so justly proud, may be second to none in aerial protection, as a consequence of which we may enjoy that feeling of security which comes from the satisfaction of knowing that we have an impregnable defense against the sinister designs of any would-be invader of our shores.

Mr. Larmore: We have learned by this very capable address, some of the hazards in aircraft underwriting. I venture to say that that of the intoxicated pilot is removed by the 18th Amendment.

Men are great and lectures are good according to the way they are handled and the way they are received by their hearers, so in this instance, this address of Mr. Coates this afternoon is good because of the store of information it brings to us in his masterful manner of handling his subject. He has brought closer to us, as one of us (by the effort he has given in presenting his subject so that we may receive it and understand it intelligently) the evolution of the airplane. So we have read and listened to addresses and articles on aircraft production to this last and masterful address of Mr. Coates. To him we owe a debt for this address, which we can only in part pay, but we can show our appreciation of his efforts and his entertaining address by a rising vote of thanks. I move you, Mr. President, that we extend to Mr. Coates, our appreciation by a rising vote of thanks.

The President: I am sure we all agree with Mr. Larmore and I will ask you to rise and show your appreciation.

Rising vote of thanks given.

The President: It is generally conceded that "the man behind the gun," the man with the rifle and the bayonet, won the late war, and I think all of us here are willing to concede that the local agent is the man behind the gun in the fire insurance business. We have the private soldier, always discontented because he doesn't have enough to say about the running of the army. Likewise, the local agent feels that he doesn't have enough to say about the conduct of the great business in which he plays such an important part. So I have asked the Chief of the Buck Privates of the insurance business to come to us today, and give us his views—the views of "the man behind the gun." Mr. Fred J. Cox of Perth Amboy, N. J., President of the National Association of Insurance Agents. (Applause.)

## THE MAN BEHIND THE GUN

BY

FRED J. COX.

President of the National Association of Insurance Agents.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:

I HAVE never had the pleasure of meeting Mr. Tanner before today, and I have only had one communication from him, that in which he invited me to come to this meeting. But I won't forget him in a hurry. I find that he is a man of decided characteristics. After I listened this morning to my distinguished friend, Uncle Edson S. Lott, and looked upon the faces of the beautiful women and the very fine audience, at the conclusion of the session I had a sudden attack of *extremis coldis feetis*, so I went to Mr. Tanner and said that it wasn't exactly right to abuse a poor local agent. We try to play the game fifty-fifty. One of the men at Richmond, who was on the program at two o'clock, found the place empty when the time came around,

and we were holding the meeting up. He came up to me and said, "No, no, don't hold it back—let me go on now." I wanted to do that here, but Mr. Tanner wouldn't let me.

Now, this "Man behind the Gun," he wants me to talk about—he didn't consult me on the subject, so I doped it out very carefully. In school I studied algebra, so I figured, m b g—man behind the gun, that must equal agent, things equal to the same thing are equal to each other, that means good agent, and if he is a good agent he belongs to the National Association—and so that means I am going to talk about the National Association. (Laughter.)

Times have changed tremendously. In the good old days, at gatherings of this sort, the President of the National Association wouldn't have been very welcome. We had our ear at the keyhole in the old days, and we used to wonder what was going to come out of the closed door, and we'd go to our friends and say, "Can you tip us off what they are going to do to us?" And when the companies got together they would say that the National Association is a bunch of unionites, a bunch of laborers. We'd say that the companies are lions, and our

particular job is to twist their tails and make them roar. That was the old spirit. I believe in a good scrap when there is something to scrap about. But not all the time. I always had an idea there wasn't a particular division between a company manager and a special agent, except the difference in their salaries, and I think the entente cordiale now existing between agents and companies is due in a great measure to the work of this splendid organization. We have always looked on special agents as the men between, and I am certainly honored today, the National Association is honored, by your extending to me, your invitation to be here and I think when you started this custom, you marked upon the calendar the beginning of a new day. I am getting to feel at home, and just to show you how field men gather with these special agents, I was introduced to one of your good friends here and he said, "Mr. Cox, by the way, I hope you go to Des Moines—are you going?" I said I was. He said, "I hope you will. It will be worth your time and trouble." (Laughter.)

Now the National Association has a certain set of principles which it has tried to establish and which it thinks are good for the insurance business, equally good for the agent, the company and the public as well. It is not the thought of our organization to stand for any proposition which cannot be justified as good for all concerned. Our motto is to promote good practices in underwriting.

One of the things in the early days, which I am sure you will all agree with me now is just now a superfluous subject of discussion, was the ownership of expirations. If an agent did not own his business, there would be nothing for his estate to sell when he went yonder. That was one of the first marks of progress, when the companies accepted the principle, that expirations belonged to the agents.

Then came over-head writing. Now, if a company wants to make you its agent and you give that company good business and you look after their losses and you pay your balances, if they write over your head, you ought to kick them out of the place. That was the second big principle established by our organization, and today we do not have to talk about it because 150 of the fire insurance companies have agreed that those are principles which they will live up to.

You are familiar with the anti-rebate laws that we have sponsored; you are familiar with our approval of standing behind anti-discrimination laws. You know that we believe in tariffs and in living up to them. We don't think we are perfect. We try occasionally to think of the Golden Rule, but we are human, the same as you are.

You know that local boards that maintain good practices in the communities in which they exist are not only beneficial to the companies and to the agents, but they are also beneficial to the public. The city and town which has no local board, no organization of local agents who get together and agree on decent practices, is a city where it is much harder for the special agent to do business in the proper way. I believe today there is no difference of sentiment among the leading companies of this country on their willingness to stand by a local board where that local board's whole object is for good and where what they have done in the past has been justified, where there is no discrimination between companies, but where, through long existence, it has lifted up insurance in the eyes of the community.

Now, Mr. Lott told us this morning something of state funds and the analogy, the reason why fire people are just as much interested as casualty people. The National Association has been especially active in every state in the union, fighting these laws.



One of our great and cardinal principles, which I think is more essential than anything else, and which is a problem so difficult that we really have no solution of it as yet, is the agency qualification law. You know that the public is inclined to be hostile to insurance. The general public believes—perhaps you think I am a little rash in my statement—that a fire insurance contract is made of fine print from top to bottom, all of which contains reasons why, when they have a fire, they don't get their money, or the amount they think they ought to get. They think this business of companies and agents is an unnecessary proposition.

Now, why this hostility to a business which should be a profession? Why are there these legislative enactments that we have to fight year after year, in almost every state in the union? Because the companies will persist in appointing men who are not qualified to act as they should if they are to protect the interests of the assured. Every time an agent sells a policy to his customer when he doesn't know the contract and doesn't cover the assured properly and a loss occurs and the assured does not get the money he thinks he is entitled to, or would have been entitled to if the form had been correct, an enemy is made for insurance.

The National Association for many years has opposed this and has made several attempts to get the side-liners out of business. That is, we felt that a man who is a barber or a bootblack ought not to be in the insurance business. How could we get the respect of our customers if every old hack who couldn't make a success of anything else, graduated into the insurance business? So we approached that problem from the standpoint of enacting laws to put him out of business. Now we have gotten to believe that is the wrong way. Every American citizen has a right to engage in one or many different businesses as long as he lives up to the laws of his state and does not transact illegal business. It is not the National Association's purpose to restrict individual activity or to put any limit on a man's ambitions, but we do have a right to recommend that the states enact laws which will make an insurance agent know as much about his contract as he needs to, and pass an examination just as an undertaker has to be licensed by the state before he can embalm the dead. So we have gone to the insurance commissioners and we are trying to get them to agree on some sort of a law which will give to the commissioners after company appointment, the power to license or revoke, based on character and knowledge of the insurance form and contract, for the protection of the citizens of the state. After the commissioners have passed on this, we propose to take it to the companies, and when we all agree, we hope that the National Association can get busy and a uniform agency qualification law extending over the country may be enacted, and if that is done, gentlemen, your lives as field men will be much easier, the companies' losses will not be as great and everyone will wonder why it wasn't done years ago.

Another subject which interests us today is the question of banks as insurance agents. Under natural conditions, we grow, develop and acquire new ideas. Bank agencies are not new but they are developing. The National Association has long known that there are many officers of banks throughout the country who act as insurance agents.

The question, however, never became an issue with us until we found that the Stockholders' Auxiliary Corporation, related to the Bank of Italy in California, was going into it on a large scale.

This means that those people, backed by millions of assets, acting

as general agents, are planting many local agencies in their branch banks throughout the state. It means that the real local agents in California will not only have to meet the competition of the "Big Broker"—which has been bad enough in the past—but they will be opposed by a powerful banking interest which can, if it choose, through the facilities it possesses in granting or withholding credits, command lines of business now written by the local agents there.

Suppose every bank and trust company in every community in the country does this. What will be the fate of the established local agents in those communities?

We worry about the "Big Broker." But if it shall happen in the course of time that the leading banks of the country make the local agency business a part of their profit-producing income, the broker will have a new antagonist; for the local agency system as we now know it will have disappeared and the individual agent will have become a memory.

We are not asking you, gentlemen of the companies, to disturb conditions in so far as existing bank agencies are concerned, but the question we do ask the insurance companies is: "Do you, or do you not, want to wreck the American Agency System?" Be square! Stand behind us if we are right and don't let this invasion of the agency ranks go any further.

I have spoken of the broker. Now, you know that we have had the habit for a good many years of girding at the broker and saying that he hadn't any right to existence and ought to be wiped off the map. We believe the legitimate broker has just as much right to live as we have, provided he does it in an honorable way and lives up to the rules, regulations and tariffs of those boards where his risks are located. The National Association believes that the way to beat the broker is to give service that surpasses the broker's, not to go to the company which is playing fairly and ask them to refuse to give the broker consideration. What we want them to understand is that it is up to us to give a better kind of service to the assured, and that we can do it because we belong to the business and they should give us consideration because we have earned it and have delivered the goods.

There is only one thing that the National Association has to say to the company. All we ask is that they do not stack the cards against us. Don't let the broker, because of the weight and volume of business which he gives you, force you or suggest to you to put over things—to write over the head of the agent—to cut the rate—to do all the little things which are unfair—which you wouldn't do for the agent.

I recognize that it takes nerve for the company manager, when the broker gives him \$40,000.00 worth of business, and the agent gives him \$25,000.00, to stand up and say to the broker, "Nothing doing. We won't stand for it." But, gentlemen, that is a square deal.

I said something a few minutes ago about service. Of course that is the whole answer. That is the thing the special agent can help us with more than anything else. There are a lot of people who feel that an association is some sort of a weapon whereby a lazy man can have his chestnuts pulled out of the fire for him. There is only one way that we can keep the game on the level. Let's go to it on the question of service—clean service.

If we have to reduce the rate by putting in a sprinkler, it is going to hurt us like the dickens and the agent has to reduce his profit to nothing. If he doesn't know that when he has written a form, he

has the assured taken care of, if he cannot explain and keep the assured mindful of what this 80 per cent clause is going to do to him, if he doesn't watch out, if he doesn't talk about increased values, if he doesn't do all those things that an up-to-date man knows, he is going to lose his business—and should.

It is up to us to "play the game" with the company as well as render service to the assured. If the company sends you a risk from New York, a broker's risk, to write for them, don't write this risk until you have inspected it and if it isn't advisable to write it, tell them so, even if you know that they will write it over your head. I had an interesting experience a few weeks ago. We told the company that it wasn't advisable to write the risk. We lived up to their instructions, but the company called us up later and said, "We are sorry, but the broker gives us so much business that we had to write the risk. We know it is a bum business, but we had to do it." That doesn't encourage the agent very much. Nevertheless, that doesn't always happen, and I believe that if most of us stand by that instruction, the company will stand behind us.

Of course to say that the National Association believes in agents paying balances on time and so forth, really isn't necessary. We preach that. We have developed in the Association in the last few years some things which I think are greater than anything else. First, a spirit that it is up to us, to use a very trite expression, to practice what we preach, and when the Richmond convention went on record on the subject of ownership of casualty expirations and asked the companies to agree to that proposition, we said that we would refuse to take from each other the expirations of the withdrawing companies. We cannot ask the company to do something for us that we won't do for ourselves and if the agents did not take expirations that were handed to them, there would not be any question.

Now, another plain fact in our history is that we have outlived what might be described as our "roaring lion" period. We have come to the point where I think we have convinced the companies that we believe in co-operation, due to conference—a pleasanter and more satisfactory policy. By this method we can put our feet together under the mahogany, talk things over, and fight only when it becomes absolutely necessary.

I am very sorry that as I come before you today, for the first time in four years we are at variance with an important fire insurance company. Of course we believe in conciliation and conference. We have, and do make every effort to try to arrive at an honest and just settlement of issues, but that doesn't mean that we are rabbits and won't fight if we are attacked. We would be unworthy of our traditions if, when we are right in a just cause, we did not fight for it. Unfortunately we are in that position today and we will fight for what we think is right.

To show you how the policy of getting together with companies has worked out, we have a Grievance Committee (unpleasant word, and believe me, if you were chairman of that committee you would look for another job), and it may surprise you that nine out of ten of the grievances between companies and agents which are referred to this committee, are settled unofficially—they never come up for committee action. Ever since we have made the companies feel that we were with them on a fair basis and that we weren't I. W. W.'s and labor union artists, we have had no difficulty in adjusting differences.

I had the pleasure a few days ago of talking with the vice-president

of a company about a little matter that had come up. The vice-president admitted that they had given some expirations and that the matter was called to his attention and they would stop it at once.

We have pressed the conference proposition as far as we can in our meetings. We are ready to go just as far as we can in this direction. It is up to the companies to come across when things need to be adjusted. The things that are referred to the Grievance Committee are small matters, not vital principles. And it is going to be pretty difficult for us to continue to say, "Get together boys, talk it over. Don't get excited, keep cool," if when we have a just principle and we go to the companys' conference committee, we find there is no jurisdiction; that when we went to the eastern union it should have been the western union. We have a lot of multifarious organizations—we are organized to death in the insurance business. I don't mean to intimate that there has been any ducking particularly, but sometimes it is hard when we frankly come up with a proposition that is right, to find out who the fellow is who has the power to talk to us.

If company managers want to keep agents fighting with them, shoulder to shoulder, they must devise some means whereby, when we do come to them for assistance, it will be rendered quickly and not wait until great harm has been done.

I have used that word "fifty-fifty" a good many times, but it is a pretty good expression—we will do our part, we want the companies to recognize that they must be just as willing as we are. I really believe that in this wonderful business of ours that we make our own trouble with the agents' organizations and the company organizations and the special agents and the whole vast insurance business. Ninety per cent of our trouble comes from within ourselves. When agents get up and call competitors crooks, it doesn't raise the business as a profession in the eyes of the public; and when company managers can't stick together ten minutes on any one proposition, that doesn't help either; and I think you have just as many people on your side of the fence to get together as we have. This business is being attacked so tremendously that we need more unity than we usually get.

I want to show you how these troubles can be made by not using diplomacy and figuring that we are a law unto ourselves. In a certain state there were three rating boards. Each made its own rules and regulations and one day the mayor of a large city called the man up at one of the rating boards under which his rates were made, and said that he wanted some information and would like the man to come to his office. He was a very prominent politician, a powerful factor in the government. The lordly gentlemen to whom he telephoned replied that the mayor should come down to *his* office. The first thing the mayor said, "Before I get through with you, I'll have you waiting outside my office until I let you come in!" A suit went up to the Court of Errors and Appeals against the rating board and in the state of New Jersey (well, I'm out with it!) on a certain day, rules, rates and regulations went to the dickens and we couldn't get together. That meant a rate war and we wrote dwellings for 5 cents and public buildings for 2½ cents and when the assured presented premiums, we'd have to borrow money to pay them.

Here is another case. Recently there was a meeting in a certain city. This was a thing without malice aforethought—carelessness. Certain agents wanted to interview a certain group of companies on a matter of extreme interest to them. It had been suggested to the companies, "It makes no difference what you do—that is up to you—

but the way you do it will make all the difference in the world, if you believe in this policy of harmony." Well, the agents waited around to find out when they were going to meet the distinguished committee. Hours went by and they began to talk, "Well, that's the way. What's the use? Here we want to talk with them and they won't even do us the courtesy of telling us when they are going to meet us." Finally the invitation came. I presume the man who sent it might have forgotten the 18th Amendment the night before, but to the chairman of this committee who wanted to confer with the companies' committee, he left at the desk a little card, scrawled in pencil, reading: "Committee of Agents: We will be pleased to meet you tomorrow at 12. (Signed) X K." No name, nothing.

Weeks afterwards I attended a meeting of agents when that card was shown to the agents to indicate what the companies really did when you visited them. Of course, that whole incident is ridiculous but it shows how important things are thoughtlessly disposed of.

I have told you about two cases on the companies—here is one on us. Recently the Grievance Committee got a letter from a fellow in a far western state and it said, "I am a loyal member of the National Association and you get \$3.00 out of me every year. I have ten companies in my office which I don't think much of; and I have ten companies that I want to get. Now I propose to kick the first ten out and use the other ten. Now if there is any row I expect you to stand behind me." (Laughter.)

I think we want to remember especially—companies and agents—to have the saving grace, like Bobby Burns wrote about. He was sitting in church and there was a most magnificently dressed woman in front of him, decked out to beat the band, and she certainly was having a fine time, everybody looking at her, but the unfortunate thing was, that as Bobby looked, he saw a certain insect proceeding over her hairdress, and he wrote: "Would some power the Giftie gie us."

It is up to you fellows as well as the members of the National Association of Insurance Agents. And as Mr. Edson Lott said this morning, it makes me weary to think that whenever anyone wants to put anything over on us, they succeed merely because we don't stick together. Did I tell you the result of that New Jersey situation? There is where we played the game. Mr. Coffin was chairman of the Committee of Laws of the National Board. I happened to be chairman of the New Jersey Association and when chaos was about to reign, a certain senator offered an anti-discrimination law and it went thru the House and today in New Jersey if you don't live up to rates and regulations, we are going to put you in jail. Then we said to the companies "We put this over. Now we want to see the man who is going to administer the law. You put the wrong man in here before." So one day the Agents' Committee was summoned and we went to see the man who was appointed. He was a fat, roly-poly fellow, good-natured, and we said that he was just the man and today in our state, we have a fine law, which is magnificently executed, the ablest rating expert in the country, a perfect Napoleon of diplomacy, honorable with the public, fair with the companies and agents. I refer to Atlee Brown, formerly of Philadelphia. That shows what we can do when we get together.

We got together some time ago in Washington when the socialistic, yellow-haired fellows were going to put us out of business as a war measure and the National Board said to the National Association, "If you really mean what you say, go to it." And we took our hats and

coats off and gave them a darned good drubbing. It's like stepping between an Irishman and his wife when there is something doing, if anybody thinks they can put anything over on us when we are together. (Laughter.)

I'd like to see one great organization, a central committee in New York fight socialistic insurance. I'd like to see the presidents of casualty companies and life underwriters and casualty agents organizations get together, and when anybody starts in to hammer us, I'd like to have those people sound a clarion call to their various organizations.

We are reaping the whirlwind—selfishness. When the capitalist was in power he carried things with a high hand. We are reaping the harvest today. We hear about the rights of the individual—take away from him who hath and give it to someone who won't work for it. But it is true that we have too much government in business and too little business in government. Why not have a presidential campaign some time when instead of talking about things a hundred years from now, they get out and talk about how to reduce income taxes. We have left the government too much to the politicians. Government ought to be taught to the school children—not the stuff handed out to them now, there ought to be some idealism in it. Government is not an end in itself. Government is to govern—execute the laws we make, and we should not make too many of them.

It has gotten so now that politicians exist only to hold jobs. But we must be optimistic about it. The rights of the individual upon which the whole structure of this republic rests must be safeguarded. This group idea, this selfish proposition of I. W. W.'s, "I get mine, devil take the hindmost," and all that breed, has got to be utterly destroyed.

You know Roosevelt said, "Let us fear God and do our own part." All of us should get into the government game—the field men, the companies, the National Association, the whole insurance fraternity—all should think of their country at this time. I know that while we may be oppressed by these forces of illiteracy and greed and revolution that seem to be so much in evidence now, that the star of individual opportunity and reward will again shine, and I think we feel that the words of Lincoln are true today, "Let us have faith that right makes might, and let us in that faith dare to the end to do our duty as we understand it." (Prolonged applause.)

Mr. Kelsey: Our English language is a strange concoction. This morning we listened to a most able address in which mutuality was shown up as having a cloven hoof, one which threatened to undermine our particular business. You just now listened to another address pleading for mutuality, for cooperation and for tolerance. I am sure the words of Mr. Cox have fallen on rich ground, the seed is going to take root. This meeting of agents' representatives and company representatives is what we need more and more of. We are in daily contact with each other and while we are growing closer together, the chasm has not been bridged and we must all be architects to bring that bridging work to completion.

Mr. Cox made a simple, straightforward plea for assistance from us, in turn promising assistance to us in what we are

mutually interested in getting. We are deeply indebted to Mr. Cox. This is a busy month for him, and for him to come and deliver these words to us, we owe him great appreciation. I move we give him a rising vote of thanks.

The President: For myself, I agree with most everything Mr. Cox said, except that I hope the insurance business doesn't become so perfect that the field man doesn't have a job.

Rising vote of thanks given Mr. Cox.

The President: In order that the proposed amendment to our by-laws may be legally presented to you and voted on tomorrow, I will read it at this time: "The Scholarship Committee recommends that the following change be made in the by-laws as an amendment to Section 3, Article VIII: (d) 1st. For such period as the Fire insurance companies continue to provide scholarships in the course of fire protection engineering at the Armour Institute of Technology, no appropriation for such scholarships will be made by this organization. 2nd. The President shall appoint a representative of the Fire Underwriters' Association of the Northwest to serve on the Scholarship Committee of the fire insurance companies."

A motion was made, seconded and carried that the meeting adjourn.

Adjournment.

## SECOND DAY

## THURSDAY MORNING SESSION

The meeting was called to order at 10:30 a. m. by President Tanner.

The President: Yesterday we elected to membership in the organization, 105 new members, today we have 63 additional applicants to vote on, making a total of 168 new members for this meeting, which, I believe, exceeds any number that have been taken in at any previous meeting. The total membership is 1,362. The Secretary can read the names if necessary, and we will now proceed to elect the new members.

## NEW MEMBERS, 1920.

- Akers, Walter L., State Agent, Queens Ins. Co., 605 Plymouth Bldg., Minneapolis, Minn.  
Allaire, T. E., State Agent, Nat. Ben Franklin Ins. Co., 215 Hartman Bldg., Columbus, Ohio.  
Andrews, Edgar L., Supt. Auto. Dept., Peninsular Fire Ins. Co., Grand Rapids, Mich.  
Apley, Chas. W., State Agent, Niagara Fire Ins. Co., 13 Magill Block, Fargo, N. D.  
Archer, Howard A., Western Agency Supervisor, Pacific Fire Ins. Co., Insurance Exchange, Chicago.  
Barclay, Melvin Special Agent, Commercial Union Ins. Co., 1203 Cranford Ave., Cleveland, Ohio.  
Barrett, Special Agent, Com. Union Assur. Co., 2466 Maplewood Ave., Toledo, Ohio.  
Bennett, Robert L., Cook Co. Manager, Sun Insurance Office, 76 W. Monroe St., Chicago.  
Blume, Herman A., Special Agent, London & Lancashire Ins. Co., Fore Bldg., Detroit, Mich.  
Boardman, William W., Special Agent, London & Liverpool & Globe, Star Insurance Co., Fargo, N. D.  
Bolster, C. A., Special Agent, Central States Fire Ins. Co., Wichita, Dodge City, Kansas.  
Borrett, C. W., State Agent, Hanover Fire Ins. Co., 1012 W. 39th St., Des Moines, Iowa.  
Bronston, W. H., Special Agency, Caledonian Fire Ins. Co., 802-804 Fidelity Trust Bldg., Indianapolis, Ind.  
Brown, J. C., Special Agent, Globe Insurance Co. of Pa., Richmond, Ill.  
Butler, Thomas J., Special Agent, American of Newark, Dublin, Ind.  
Caldwell, Nicholas J., Special Agent, National Union of Pittsburg, 500 S. & L. Bldg.  
Cane, Thos. J., Special Agent, Great American Fire Ins. Co., 1306 Washington Ave. N., Minneapolis, Minn.



- Chatterton, John L., Special Agent, New York Underwriters' Agency, 508 Securities Bldg., Des Moines, Iowa.
- Chivington, Paul V., Special Agent, Firemans Fund Ins. Co., 509-510 New First Natl. Bank Bldg.
- Clark, Floyd W., State Agent, Firemans Fund Ins. Co., 816 Dime Bank Bldg., Detroit, Mich.
- Cleary, W. W., Asst. Secy., Union Ins. Co. of Indiana, 108 N. Delaware St., Indianapolis, Ind.
- Coates, G. L., Special Agent, British American & Western Ins. Co., 106 Free Press Bldg., Milwaukee, Wis.
- Cooke, Russell D., Special Agent, National Liberty Ins. Co., Marietta, Ohio.
- Cox, Eugene A., Auto Inspector, Royal Insurance Co., 209 W. Jackson Blvd., Chicago, Ill.
- Cox, W. Ayton, Supt. Rating, Missouri Inspection Bureau, 1330 Pierce Bldg., St. Louis, Mo.
- Crane, Geo. B., Special Agent, Twin City Fire Ins. Co., Findlay, Ohio
- Crary, O. F., Jr., Special Agent, Providence Washington Ins. Co., 420 Jackson St., Oshkosh, Wis.
- Danforth, Ralph S., Mgr. Auto Dept., Millers National Ins. Co., 175 W. Jackson Blvd., Chicago, Ill.
- Dauwalter, F. S., Special Agent, National Fire Ins. Co., 1237 Insurance Exchange, 175 W. Jackson Blvd., Chicago, Ill.
- Detmering, Louis H., Special Agent, Delaware Underwriters, 1220 First National Bank Bldg., Cincinnati, Ohio.
- Dinhaupt, Joseph C., Special Agent, N. Y. Underwriters Agency, 1763 High St., Denver, Colo.
- Dodd, John A., Secretary, American Nat. Fire Ins. Co., 8 E. Long St., Columbus, Ohio.
- Dresser, D. H., Agency Supt., National Fire Ins. Co., 175 W. Jackson Blvd., Chicago, Ill.
- Duerr, Geo. F., Special Agent, Providence (Wash.) Insurance Co., 944 Plymouth Bldg., Minneapolis, Minn.
- Dukes, F. E., Special Agent, Aetna Insurance Co., 23 N. Penn St., Indianapolis, Ind.
- Eliassen, R. A., Special Agent, Auto. Dept., 614, 175 W. Jackson Blvd., Chicago, Ill.
- Ellis, Howard J., Adjuster, Underwriters Adjusting Co., 71 Griswold St., Detroit, Mich.
- Enck, Paul A., Special Agent, Firemens Fund Insurance Co., 944 Plymouth Bldg., Minneapolis, Minn.
- Enzweiler, Will, Special Agent, Milwaukee Mechanics Insurance Co., 1655, 175 W. Jackson Blvd., Chicago, Ill.
- Eshelman, Howard S., Special Agent, Aetna Insurance Co., 23 N. Penn St., Indianapolis, Ind.
- Feiler, Wm. R., Independent Adjuster, 1555 Insurance Exchange, 175 W. Jackson Blvd., Chicago, Ill.
- Fisher, G. W., Special Agent, Hartford Fire Insurance Co., 1811 N. 2nd St., Shelbyville, Ill.
- Gavin, James A., Auto. Supt., National Liberty Insurance Co., 207 N. Michigan Ave., Chicago, Ill.
- Girardot, Francis J., Adjuster, Underwriters Adjusting Co., 71 Griswold St., Detroit, Mich.

- Gleiser, O. C. Special Agent, Commercial Union Insurance Co., 76 W. Monroe St., Chicago, Ill.
- Glomstad, A. R., State Agent, Twin City Fire Insurance Co., Minneapolis, Minn.
- Goodfellow, S. E., Special Agent, Great American, N. Y. Ohio Field, 700 Hartman Bldg., Columbus, Ohio.
- Gormly, Alfred S., Special Agent, Springfield Fire & Marine Ins. Co., 440 Broadway, Milwaukee, Wis.
- Gregg, H. F., Special Agent, Royal Insurance Co., 209 W. Jackson Blvd., Chicago, Ill.
- Hagan, Thomas F., Special Agent, Commercial Union & Associate Cos., 86 Michigan St., Milwaukee, Wis.
- Hansen, Walter, Special Agent, Commercial Union Ins. Co., 1216 Detroit Savings Bank Bldg., Detroit, Mich.
- Heasley, Elmer E., Jr., Adjuster, Underwriters Adjusting Co., 1102 Sweetland Bldg., Cleveland, Ohio.
- Henriksen, Walter A., Special Agent, Ohio Farmers Insurance Co., 133 W. Washington St., Chicago, Ill.
- Hiestand, Jean C., Mgr. Auto. Dept., Ohio Farmers Ins. Co., La Roy, Ohio.
- Hix, A. H., Special Agent, American Eagle Insurance Co., Martinsville, Ill.
- Howd, R. B., State Agent, Phoenix Assur. Co. of London, 1426 Pierce Bldg., St. Louis, Mo.
- Hughes, Harry H., Special Agent, Aetna Fire Insurance Co., 23 N. Penn St., Indianapolis, Ind.
- Hull, Benning, Special Agent, Great American Insurance Co., 76 W. Monroe St., Chicago, Ill.
- Hull, John W., Special Agent, American Eagle Insurance Co., New York.
- Inglelew, Freeman B., Special Agent, Sun Insurance Office, 76 W. Monroe St., Chicago.
- Isham, Lewis S., Adjuster, Underwriters Adjusting Co., 2119 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Jack, William A., Local Manager, Royal Insurance Co., 1415 Pierce Bldg., St. Louis, Mo.
- James, C. R., Special Agent, Aetna Insurance Co., 1837 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Jaqua, Paul E., Special Agent, Hanover Fire Insurance Co., 3120 Forest Ave., Des Moines, Iowa.
- Johnson, H. M., Special Agent, Commercial Union Assur. Co., 1216 Chamber of Commerce Bldg., Detroit, Mich.
- Johnson, Hane C., Special Agent, Aetna Fire Insurance Co., Box 355, Fargo, N. D.
- Jones, Max, Special Agent, Fireman's Fund Insurance Co., Laclede, Mo.
- Jones, W. E., General Agent, Security Insurance Co., New Haven, 193 E. Broad St., Columbus, Ohio.
- Kelly, Wallace, Special Agent, Yorkshire Insurance Co., Insurance Exchange, Chicago, Ill.
- Kessler, Alois, Special Agent, National Liberty Insurance Co., 312 National City Bldg., Cleveland, Ohio.
- King, Fred S., Adjuster, Underwriters Adjusting Co., 1102 Plymouth Bldg., Minneapolis, Minn.
- Knieriemien, J. Emerson, Special Agent, Hartford Fire Insurance Co., 2050 Penobscot Bldg., Detroit, Mich.
- Knight, Augustus H., State Agent, National Liberty Ins. Co., 712 Brandeis Theater Bldg., Omaha, Neb.

- Knox, Harold, Secretary, Importers & Exporters Insurance Co., Beaver Street, New York.
- Knox, James, Supt. of Agencies, Netherlands Fire Ins. Co., 431, 175 W. Jackson Blvd., Chicago, Ill.
- Lacey, H. H., State Agent, Peninsular Fire Ins. Co., 628 Grt. So. Life Bldg., Dallas, Texas.
- Lamm, Vincent P., Special Agent, Fidelity-Phenix Fire Ins. Co., N. Y., 401 Caswell Block, Milwaukee, Wis.
- Lang, Paul C., Adjuster, Underwriters Adjusting Co., 1102 Sweetland Bldg., Cleveland, Ohio.
- La Teer, J. S., State Agent, Agricultural Insurance Co., 2127 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Lewis, E., Special Agent, Aetna Insurance Co., Marion, Ill.
- Lindsey, A. S., Ind. Adjuster, Paducah, Kentucky.
- Linnell, Thomas G., Special Agent, Great American Insurance Co., 703 Third Ave., South Minneapolis, Minn.
- Lofgren, A. R., Special Agent, Hartford Fire Insurance Co., Fargo, N. D.
- Loftus, J. W., Asst. State Agent, Great American Insurance Co., 604 Colorado Bldg., Denver, Colo.
- Lutz, B. F., Supt. Auto. Dept., London & Lancashire Ins. Co., 39 S. La Salle St., Chicago, Ill.
- McCabe, Frank P., Special Agent, Detroit Fire & Marine Ins. Co., 2015 Insurance Exchange, 175 W. Jackson Blvd., Chicago, Ill.
- McClure, Gilbert W., Special Agent, Aetna Insurance Co., 413 Caswell Block, Milwaukee, Wis. Mail Address
- McClure, R. B., Special Agent, 5757 Winthrop Ave., Chicago, Ill.
- McElroy, Frank A., Special Agent, Central States Fire Ins. Co., Wichita, Kansas.
- McGee, J. R., Special Agent, Peninsular Fire Insurance Co., 450 Houseman Bldg., Grand Rapids, Mich.
- MacKay, J. W., Adjuster, Underwriters Adjusting Co., 409 N. Y. Life Building., Kansas City, Mo.
- McQueen, Thomas S., Special Agent, Hartford Fire Insurance Co., 373 Broadway, Milwaukee, Wis.
- Maltby, E. L., State Agent, Auto. Insurance Co. of Hartford, Equitable Bldg., Denver, Colo.
- Mangan, Patrick J., Special Agent, Royal Insurance Co., 207 Lemcke Bldg., Indianapolis, Ind.
- Meek, Homer G., Special Agent, Queen Insurance Co., Greensburg, Ind.
- Miller, Henry E., State Agent, Peninsular Fire Ins. Co., 763 Forty-Second St., Milwaukee, Wis.
- Miller, Sumner, Security of Connecticut, Rockford, Ill.
- Montgomery, G. M., Adjuster, Underwriters Adjusting Co., 409 N. Y. Life Bldg., Kansas City, Mo.
- Moore, Byron J., Special Agent, Granite State Fire Insurance Co., 401 City Trust Bldg., Indianapolis, Ind.
- Morris, J. E., State Agent, London & Liverpool & Globe Ins. Co., Sioux Falls, S. D.
- Mosher, E. F., Special Agent, Great American Insurance Co., 701 Hartman Bldg., Columbus, Ohio.
- Murphy, J. E., Secretary, Colorado National Fire, Lansing, Mich.
- Murray, Bradford, Special Agent, Importers & Exporters Insurance Co., 1209 First Nat. Bank Bldg., Cincinnati, Ohio.

- Naughten, J. C., Special Agent, Boston & Old Colony Ins. Co., 1911 Insurance Exchange, Chicago, Ill.
- Nelson, N. K., Special Agent, Great American Insurance Co., Topeka, Kansas.
- Nichols, Geo. E., Manager, Wisconsin Inspection Bureau, 912 First National Bank Bldg., Milwaukee, Wis.
- Nyberg, Clem, Special Agent, Ohio Farmers Ins. Co., 133 W. Washington St., Chicago.
- Ohlsen, Chas. W., Illinois State Agent, Sun Insurance Office, 1620, 76 W. Monroe St., Chicago.
- Olson, Philip, Special Agent, National Liberty Insurance Co., 626 Security Bldg., Minneapolis, Minn.
- Osborne, John R., Special Agent, Delaware Underwriters Dept., 407 Washington Arcade, Detroit, Mich.
- Overlock, F. F., Auto. Supt., Commercial Union Fleet, 76 W. Monroe St., Chicago.
- Owens, A. E., Special Agent, National of Hartford, 1237 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Pond, F. M., State Agent, Camden Fire Insurance Co., 677 Brandeis Theater Bldg., Omaha, Neb.
- Potter, W. H., State Agent, Connecticut Fire Ins. Co., 249 Lemcke Annex, Indianapolis, Ind.
- Rathslag, A. R., Special Agent, Home Insurance Co., 801 Old Colony Life Ins. Bldg., Chicago.
- Ray, W. P., Special Agent, Allemania, Republic, Pittsburgh Und., 808 Fidelity Trust Bldg., Indianapolis, Ind.
- Richter, O. P., Special Agent, Law Union Rock a Safeguard, 39 S. La Salle St., Chicago.
- Ridgway, John H., Special Agent, London & Lancashire Fire Ins. Co., 4427 N. Winchester Ave., Chicago.
- Robinson, J. B., State Agent, Rhode Island Fire Ins. Co., A. O. U. St. Bldg., Fargo, N. D.
- Rupprecht, Chas. F., Special Agent, Commercial Union Fire Ins. Co., 76 W. Monroe St., Chicago.
- Scholbe, Manager, Western Insurance Bureau, 76 W. Monroe St., Chicago.
- Seanor, Clyde W., Adjuster, Underwriters Adjusting Co., 1102 Plymouth Bldg., Minneapolis, Minn.
- Secor, Harry F., Special Agent, Inter-State Fire Ins. Co., 110 W. Fort St., Detroit, Mich.
- Sherburne, Roy W., Farm Special Agent, Hartford Fire Insurance Co., 2311 Rugby Row, Madison, Wis.
- Simmons, J. F., Special Agent, Liverpool & London & Globe Ins. Co., 724 Andrus Bldg., Minneapolis, Minn.
- Shipe, W. G., Special Agent, New Hampshire Fire Ins. Co., 909 Sharp Bldg., Kansas City, Mo.
- Smillie, A. B., Special Agent, Henry Clay Fire Ins. Co., 124 N. Delaware St., Indianapolis, Ind.
- Smith, J. Frank, Special Agent, Niagara Fire Ins. Co., Lock Box 74, Indianapolis, Ind.
- Smith, Wallace W., Special Agent, Liverpool & London & Globe Ins. Co., 51 Kenyon Bldg., Louisville, Ky.
- Snyder, John E., Special Agent, North British & Mercantile Ins. Co., 1422 First National Bank Bldg.
- Snyder, William R., Adjuster, Underwriters Adjusting Co., 71 Griswold St., Detroit, Mich.

- Sonnen, William C., Special Agent, Liverpool & London & Globe Ins. Co., 1144 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Stauder, Val., Special Agent, 612 Merchants Nat. Bank Bldg.
- Stebbins, Paul, Special Agent, Boston Insurance Co., 615 Hartman Bldg., Columbus, Ohio.
- Steenus, Oscar, Special Agent, Home Insurance Co., N. Y., Box 462, Bloomington, Ill.
- Steinmann, Lloyd C., Special Agent, Niagara Fire Insurance Co., 614 Colorado Bldg., Denver, Colo.
- Sullivan, Fred W., State Agent, National Union Fire Insurance Co., 1158 Penobscot Bldg., Detroit, Mich.
- Swanson, Frank L., Special Agent, Liverpool & London & Globe Ins. Co., 1144 Insurance Exchange, 175 W. Jackson Blvd., Chicago.
- Switzer, Harry A., Special Agent, Aetna Fire Insurance Co., 175 W. Jackson Blvd., Chicago.
- Tapper, R. W., Special Agent, Starkweather & Shepley Co., 1312, 79 W. Monroe St., Chicago.
- Taylor, W. A., Branch Manager, Wisconsin Inspection Bureau, 34-35 Tenny Block, Madison, Wis.
- Terry, Lewis B., Special Agent, Pennsylvania Fire Ins. Co., Wilson Bldg., Lansing, Mich.
- Tewksbury, F. S., Vice-President, Pittsburgh Fire Ins. Co., 1810 Commonwealth Bldg., Pittsburgh, Pa.
- Thelan, John N., Special Agent, Aetna Insurance Co., 175 W. Jackson Blvd., Chicago.
- Thompson, J. N., State Agent, North British & Mercantile Ins. Co., Fargo, N. D.
- Tidrick, R. S., Special Agent, Springfield Fire & Marine Ins. Co., Cleveland, Ohio.
- Tinsley, B. P., Special Agent, Hartford Fire Ins. Co., 502 Central Nat. Bank, Columbus, Ohio.
- Tompkins, F. J., Special Agent, N. Y. Underwriters Agency, 617 First Nat. Bank Bldg., Milwaukee, Wis.
- Toole, William J., Jr., Manager, Underwriters Adjusting Co., 203 Citizens Trust Bldg., Evansville, Ind.
- Tucker, R. S., State Agent, Niagara Fire Ins. Co. of New York, 181 W. Quincy St., Chicago.
- Tudor, H. P., Special Agent, Sun Insurance Office, 121 First Nat. Bank Bldg., Oklahoma City, Okla.
- Webster, George, Adjuster, 726 Gas & Electric Bldg.
- Wells, J. Dean, Special Agent, Niagara Fire Ins. Co.
- Welpton, Frank D., Mgr. Underwriters' Adjusting Co., 412 New York Life Bldg., Kansas City, Mo.
- White, William F., Special Agent, N. Y. Underwriters Agency, Merchants Bank Bldg., Indianapolis, Ind.
- White, William G., Special Agent, London & Lancashire Fire Ins. Co., 394 Ludlow Arcade, Dayton, Ohio.
- Whiteley, A. S., Secretary, W. Va. Fire Underwriters Assn., Schmulbach Bldg., Wheeling, W. Va.
- Wickware, Marc, State Agent, Peninsular Fire Ins. Co., Grand Rapids, Mich.
- Wiese, John D., Asst. Gen. Manager, Underwriters Adjusting Co., 2219, 175 W. Jackson Blvd., Chicago.
- Willauts, S. E., Kansas State Agent, Firemans Fund Ins. Co., 701 Jackson St., Topeka, Kansas.

- Winchell, William B., Special Agent, Liverpool & London & Globe Ins. Co., 28 Columbian Bldg., Topeka, Kansas.
- Wolf, Walter H., Special Agent, National Union Fire Ins. Co., 1158 Penobscot Bldg., Detroit, Mich.
- Woodroffe, Wm. W., State Agent, American Central & Queen City Fire Ins. Co., Sioux Falls, S. D.
- Young, Frank D., State Agent, National Liberty Fire Ins. Co., 203-205 Bryant Bldg., Kansas City, Mo.
- Zimmermann, Robert F., Special Agent, County Fire Ins. Co. of Phil., 217 W. Water St., Milwaukee, Wis.

Mr. DeWitt: Mr. President, I understand that these gentlemen have been properly passed upon, that their membership fees have been paid, and with apologies to the Association for attempting to speak with my voice in this condition, permit me to offer the motion that the Secretary cast a vote for the election of these gentlemen.

The motion was seconded and carried unanimously.

The President: Most of us complain about our troubles in the automobile business and say there is too much red tape. Those who are well-informed on the subject tell us that the schedule classification of automobiles will do away with most of our troubles in that respect. I am sure we will be very glad to hear on this subject this morning, Mr. A. R. Small, Vice-President of the Underwriters' Laboratories. (Applause.)

## THE SCHEDULE METHOD FOR AUTOMOBILE CLASSIFICATION

BY

A. R. SMALL,

Vice-President and Supt. Label Service, Underwriters' Laboratories.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:



**I**T is in order to preface this account of the Schedule Method for Automobile Classification by a brief reference to the method of classification which it has replaced. Prior to the adoption of the Schedule Method by the National Automobile Underwriters' Conference for 1920 business, automobiles were classified for insurance purposes according to the list prices established by the automobile makers for their products. Arbitrarily, these list prices were divided into groups or classes and rates or premiums were quoted for each such group or class varying inversely, although not proportionally, with the average list price in each class. During recent years automobile manufacturers, like most other manufacturers, found it necessary to increase prices. Not infrequently these price increases have been sufficient to transfer a line from one

list price classification to the next higher. In the case of one popular automobile, the Cadillac 8, the list price changes from 1917 to 1920, have resulted in advancing its classification according to the list price method by two steps, although no material modification in the chassis or engine design or in its acceptability from the point of view of any form of insurance cover has been made. These changes result in a rate decrease, according to the called "Standard A" schedule of the Western Conference, of 46 per cent. Assuming policies written on new cars for the respective full list price values in each case the Combined Fire and Theft premium has decreased \$8.65, the liability has increased \$1,340.00, while no material consideration accrues to the insuring company. There is now in process a reversal of this situation which will result in list price decreases with reversed list price classifications and increased rates for lessened liability and no

material change in hazard. That the automobile owner and those serving him have been complacent as regards the insurance cost with the automatic lowering of rates from list price increases, is by no means a guarantee of similar broad and smiling satisfaction with the shoe on the other foot.

The membership of the Fire Underwriters' Association of the Northwest is well informed regarding the foregoing and other inconsistencies of the list price method of automobile classification. Accordingly we may now proceed to consider the Schedule Method through which it is hoped a large proportion of the administering difficulties of the previous methods will be eliminated.

The staff of Underwriters' Laboratories takes great satisfaction in the fact that its service to the underwriting fraternity in the engineering and technical phases of fire protection and prevention prompted the delegation to it of the engineering and technical phases of automobile underwriting. It is striving through results secured in this work to merit further confidence and support, notwithstanding relative lateness of the call.

The fire risk in automobile cover may be resolved into three principal components. These are the exposure hazard, with the garage risk as its chief item, the moral hazard, and thirdly, the hazard of design, assembly and equipment of the automobile itself. Of these three components, the moral hazard, certainly, is not measurable by schedule and because of mobility the exposure hazard can be specifically analyzed if at all, only in the rough, as it were. These components, either severally or collectively, must be averaged and be reflected in a basic or key rate modified by flat increases or decreases for territorial, economic or other conditions as experience, or expediency may dictate. Observe that the automobile maker may not control in any measurable degree through list price or through construction items the loss ratio established by his line from these exposures and moral components of the risk. Deferring for later consideration the remaining component of the fire risk, we find the collision hazard likewise comprised of three components, respectively, the driver or occupancy hazard, which may be called a moral hazard, the exposure hazard of traffic or territorial conditions, and thirdly, features of design, assembly and equipment of individual automobiles or makes of automobiles. A very brief analysis is sufficient to show that, as with the fire risk, these first and second components of the collision hazard are not capable of detailed analysis as to make of car and must be averaged through a basic or key rate with flat increments of credit or charge for territory and for psychologic influences according to experience, expediency or both combined. As with the fire risk, these items are beyond the automobile makers' control.

It will have been observed that the third component of the three factors of the fire and collision hazards is identical, being the features of design, assembly and equipment of individual models or makes of automobiles. It is this component which can be specifically analyzed and which is almost completely within the manufacturer's control. It is for this common component that schedules are employed.

The procedure in developing the schedules was substantially as follows: All items of design, construction, assembly and equipment thought to have the slightest bearing, either favorable or otherwise, upon the hazards being classified were listed. Following which, items related were grouped and weights were assigned to each group indicating their approximate influence on the total share which the phys-



ical features may have of the total hazard. During the entire development period, the advice and assistance of adjusters and automobile underwriters was sought and secured. Frequent conferences were had with committees representing the automobile industry whose co-operation in the work of development of the schedule has been an important factor in its success. It was at the request of the Insurance Committee of the National Automobile Chamber of Commerce that, to avoid the implication of a manufacturer's liability under subrogation or other action, the schedules assume a practicable car with a minimum of safeguards and record credits for desirable features.

Reviewing first the Fire Schedule we find that 85 items are employed to measure the extent to which a given model of automobile may be preferred as to fire risk over the assumed car with the minimum of safeguards. These items are grouped in sections or sub-sections as follows:

- Sec. 1. Fuel Storage.
  - Sub-sections (a) Tank capacity
  - (b) Tank location
  - (c) Tank construction, and
  - (d) Tank mounting
- Sec. 2. Fuel Feed System.
  - Sub-sections (a) Gravity feed
  - (b) Pressure feed
  - (c) Vacuum or pump feed
- Sec. 3. Fuel Line and Fittings.
  - Sub-sections (a) Tubing and connectors
  - (b) Gauges
  - (c) Strainers
  - (d) Shut offs
- Sec. 4. Carburetor.
- Sec. 5. Electrical Equipment.
  - Sub-sections (a) Wiring
    - Materials
    - Installation
      - Connections
      - Supports
      - Protection
  - (b) Devices
  - (c) Circuits
- Sec. 6. Exhaust Line.
  - Sub-sections (a) Position
  - (b) Muffler and Muffler Cutouts
  - (c) Exhaust Heaters
- Sec. 7. Miscellaneous and General.
  - Sub-sections (a) Mud Pan
  - (b) Oil or gas lighting
  - (c) Workmanship, stability and salvage.

As illustrating the method of analysis employed in development of the schedule, consider the matter of tank location under the main heading Fuel Storage. The schedule recognizes individual items which severally correspond to the various positions in which tanks are placed in automobiles. These items, or locations, are respectively:

1. In cowl, tank filled either from under hood or from driving compartment.
2. On dash board.
3. Under front seat.
4. Under rear seat or enclosed in rear part of body.
5. Hung to rear of frame and not enclosed in body.

Considering the respective hazards of these positions it will generally be accepted that position 5, "Hung to rear of frame and not enclosed in body," represents the least degree of hazard. It will be noted also that this is the position employed for a large majority of the makes of automobiles now in production. To this item therefore the maximum number of credits obtainable for tank location are assigned. For the remaining four items lesser amounts of credits are assigned in diminishing proportions to zero credits for that location considered to present the extreme hazard in this connection.

One other example from the Fire Schedule of the method of analysis will serve further to demonstrate its practicability and how readily it recognizes conditions and progress in the automobile industry. Methods of Fuel Feed employed by automobile makers are:

- Direct Gravity,
- Pressure Feed and
- Vacuum or Pump Feed.

From the fire hazard point of view these methods must be judged as to amount as gasoline released when a feed line is broken. In the case of the direct gravity method the entire contents of the tank will be drained. With the pressure feed system drainage will occur until the excess pressure is released, which may require spilling of from two to five gallons of gasoline, depending upon tank size, the initial pressure and the quantity of gas in the tank when the leakage occurred. With the vacuum method the amount of leakage is confined to the capacity of the vacuum tank (less than one quart in most instances) and practically no leakage will occur if the break in the tubing is between the storage tank and the vacuum device. These considerations justify substantial preference in amount of credits in the schedule to the vacuum method of fuel feed with lesser credits for the pressure feed and the direct gravity method respectively. Here again the schedule reflects current practice in automobile design since possibly over 95 per cent of passenger car models now in production employ the vacuum method of feed.

In practically all respects the inherent or built in fire hazards of automobile construction are thus readily classified and measured relative to each other. There remains only the problem of determining the proper proportion of the total of this built in hazard with respect to the exposure and moral hazard components of the total fire loss ratio and to adjust the method of classification to the established practices of the automobile insurance business. The classification schedule provides some 8,000 points credit for a thoroughly safeguarded automobile job as compared with the assumed practicable job with the maximum hazard or minimum safeguards. This range of 8,000 credits provides an enlarged scale, as it were, and compares in its limits with the range in loss ratio shown by the 1918 statistics of the National Conference for some thirty makes of cars for which net liabilities were listed in excess of \$1,000,000. With such minimum net liability involved it is assumed that the law of general average fully applies. Consequently the exposure and moral hazard components become a constant in the loss ratio and the range in loss ratio therefore reflects the

influence of the built-in-hazard. Having determined upon the constant for the exposure and moral hazard component and having combined with it a smaller constant to take care of a remaining possibly persistent hazard of self-ignition, a method of classification according to credits derived by schedule remains for determination.

It may be seen quite readily that by the use of the schedule an individual or specific method of classification is immediately possible and it is not inconceivable that such specific or individual classification or rating eventually may be adopted. Pending that time, it is entirely feasible to utilize the skeleton of the list-price classification method with which the entire automobile insurance personnel already is familiar.

The range of credits available under the schedule is split into classes as follows:

Class Symbol	Schedule Credits
(For Passenger Automobiles)	
AAA	(available for
AA	(future use
A	5000 or over
B	4500-4999
C	4000-4499
D	3500-3999
E	3000-3499
F	2500-2999
G	2000-2499
H	under 2000

The automobile insurance world is accustomed to the use of alphabetical symbols in connection with the collision and property damage and liability classification. Therefore, no new or unfamiliar methods or practices are required of it in connection with a transfer to the schedule method when similar symbols are provided to indicate rate classes for Fire and Theft.

Considering now the ten Fire Classifications established, at least for the present, we observe, according to the table just preceding that of the 8,000 credits possible under the schedule, a total of 5,000 only is required for assignment to Class A. The remaining 3,000 credits are held in reserve, as it were, in the expectation of improvements in car design and equipment for which rewards of AA or AAA classification are promised. The five principal classes A, B, C, D and E, respectively, correspond to the five list price classes and symbols which have been heretofore employed. Classes F, G and H are in the way of being penalty classifications in view of a serious lack of the safeguards commonly found.

One further point covering the fire schedule, with which we have dealt at length since its principle is that of the collision schedule and possibly of others as well. The symboling of cars and the classification indicated thereby in no way interferes with or dictates rates. The rate for Class A, or AAA, if you please, may be 1 per cent or 1/10 per cent. The range of rate between Class A and B, or between B and C, or between A or AAA and H may be as wide or as narrow as experience, expediency or other considerations may require. Similarly, flexibility in a given range may be had through flat increases or decreases in

the basic or key rate in order to distinguish between territorial or other circumstances of the business. No lack of flexibility in any direction has developed in the most difficult period (the first six months) of the schedules use in three very large and important sections of the National Conference territory.

Substantially identical methods of analysis have been employed in the development of the collision schedule. The following examples will illustrate how feasible is classification by schedule of items of built-in design affecting the collision losses. Such items affect the collision loss ratio either by assisting to avoid collision or in the way of reducing extent of damage should collisions occur. Of the latter group is the matter of radiator location. A certain make of heavy duty truck has its radiator at the dash board some feet to the rear of the forward cross frame member and guarded by this member, the engine and the hood from puncture by timber, pipes, tailboards and similar objects on other vehicles. Accordingly, in substantially the proportion of radiator damage cost to the total collision loss ratio for trucks, credits are given in the schedule for this design as compared with the usual "front and center" location. Similarly in passenger jobs, a protected location of the radiator or its absence is recognized in the schedule by credits in number to indicate the relativity of this safeguard in the total of credits available.

So much then with regard to the procedure employed in the development of the Schedule Method for Automobile Classification. The New England, Eastern, Southern and Pacific Conferences have followed the National Conference in adopting the Schedule Method for Fire and Transportation classification for the passenger types of automobiles. The Theft classification method adopted and in use in these four sections of the National Conference territory follows the alphabetical symboling plan of the Schedule. Plans are being completed for applying Schedules in the classification of the passenger jobs for collision and in the classification of commercial cars and trucks both for Fire and Transportation and for Collision. It is expected that this work can be completed so that for all business written in 1921 the Fire and Transportation, and Theft and the Collision coverages for all types of automobiles will be on the basis of the Schedule Method for Classification employing throughout alphabetical symbols rather than list price values to indicate rate or premium classes. Subsequently the use of schedules to reflect the influence of features of design assembly and equipment of an automobile upon the property damage and liability loss ratios will be given consideration to the end that complete uniformity of classification method may be had.

This is the age in human progress when scientific analysis of civilization's activities provides and promises wonderful developments in every direction. The industry of insurance alike with other industries employs and benefits from the discoveries of research and of analysis. While the automobile insurance volume will ever be small in comparison with the premium and/or liability in the fire end of the insurance business, it has become and will remain a substantial and important factor. It will require a very respectable proportion of time and consideration from all company men. It requires contact with and service to a large group of customers. That service can be rendered best and will best reflect the economic value of insurance to the community and to the individual if it be founded upon a correct scientific analysis of the hazards for which insurance protection is brought and sold.

Mr. Gray: Whenever anyone rises to deliver a paper such as Mr. Small has just delivered, I am reminded of a little poem that runs, “\* \* \* and a little Ford shall lead them.” To discuss and analyze Mr. Small’s paper would be presumptuous, but I was a little amused and interested in the fact that there are three component parts in the collision hazard. I think most of us who have settled those losses haven’t discovered anything very much except between blue sky and cornfield.

We appreciated Mr. Small’s paper very much, and in showing our appreciation, I will move a rising vote of thanks to Mr. Small.

Rising vote of thanks given Mr. Small.

The President: If you will bear with me just a few moments, I expect to vary from the printed program here and I will know in just two or three minutes if we will have the treat I have in store for you.

\* \* \* \* \*

Ladies and gentlemen, I take very great pleasure in introducing to you, Mrs. Grace Wilbur Trout, President of the Equal Suffrage Association of Illinois.

Mrs. Trout: Members of the Fire Underwriters’ Association of the Northwest: Your President has stolen me from our own convention to say a word to you, and as the freedom we have today, no matter how hard we may have labored, has in reality come to us as a free gift from the men of the United States, I feel that I must do what your President asked me to do.

And certainly this organization, as its name indicates, must be full of vim and fire and determination to go ahead and do splendid work. I think today, that you as men, and we as women, scarcely realize the fundamental change that has taken place in our Constitution with the passing of the Federal Suffrage Amendment. I don’t expect women to be very remarkable—women are near relatives of men and some women do not know very much, and some men do not know very much and sometimes I think none of us know too much, and it is folly and presumption to think we belong to the know-it-all bunch. We have to work together.

We haven’t realized the change because of conditions. We are in the midst of a presidential campaign and for the first time, we are living true to the Constitution. I have always known that we couldn’t progress with a fundamental wrong at the core of our government. At last the women of our entire country are free. We are not going to be very critical. I think it is foolish for men and women to begin to criticise all of our

present day political methods. We shouldn't criticise until we can evolve better methods to take their place. It is very easy to tear down.

They said that women would be an emotional factor in politics. In recent primaries we had an example of the perfect poise manifested by men; under such conditions, if we believed what two papers said, there was not a single honest Republican in Chicago. However, many of the voters took heart and went down to the polls and voted their honest convictions.

Women are going to organize into a league of voters. We are urging them to go into political parties with men simply to educate them to a sense of responsibility, of their civic duty. Go home and arouse your own mothers and sisters and wives and daughters. Ask them to stand back of you so that every business man in the country can have standing back of him, the women of his family.

The women are going to be conservative because they are the home-builders of the nation. When I heard that there were 40,000 agitators going up and down the country, preaching I. W. W. doctrines, it made me realize that we should have men and women of wisdom and discretion going up and down the country teaching our people the doctrines of true Americanism. We are never going to solve the problems of life alone, but I believe that men and women working together are going to be able to face the future unafraid. We are going to solve the moral, economic and all the problems that face the nation.

It is a great pleasure to be before you, and I wish you great luck and hope that you will stand with us in the great work that is before us. (Applause.)

Mr. Benallack: There may be a difference of opinion existing among some of us here, relative to this important subject, but I am quite sure that there is no difference in our opinion that Mrs. Trout has addressed us in an interesting and gracious manner, therefore I take great pleasure in making the motion that a rising vote of thanks be extended to Mrs. Trout for the gracious manner and entertaining way she has spoken to us this morning.

Rising vote of thanks given to Mrs. Trout.

The President: Ever since our meeting a year ago, the field men have told me that they felt they should be represented on this program. I have agreed with them, and I have selected for that place, a young man who migrated from Iowa to Illinois several years ago and who made us all turn green with envy by his ability as an orator. He has been taking a post-graduate

course in Indiana for several years and I am sure you will all be pleased after "Looking Through Field Glasses" with James A. Bawden, Indiana State Agent of the American Insurance Company. (Applause.)

Mr. Bawden: Mr. President, Ladies and Gentlemen: Great literary men, such as Shakespeare and myself—I mention Shakespeare because a singular doubt exists among some people as to whether he was a great literary man or not—rarely use slang. Yet, having listened to the rose-colored maunderings of our President, I can think of only one phrase that fits, a question, and I am going to ask Mr. Tanner, "How do you get that way?"

## LOOKING THROUGH FIELD GLASSES

BY

JAMES A. BAWDEN, Indianapolis, Ind.,  
State Agent, The American Insurance Company.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:



WE are gathered on a mountain peak today; on one side retrospection, on the other anticipation. President Tanner has just handed me a field glass and privileged me to interpret the things that cross my field vision. In swinging my glasses hither and yon, I shall make no attempt at continuity in subject, reflecting only such matters as attract attention.

Over there, afar off, I see a huge boulder; carved deep in its flinty sides are these words from an unknown author: "Lest we forget that out of wild nature we are come, that our instincts are great our wisdoms little, that the main currents of our will are still like the green moving waters and our reasoned choices like the flutter of foam on its surface; that we became citizens but

yesterday and were bred in the wilderness."

We were bred in the wilderness. It was but yesterday that mother put on a bunch of leaves and thought she was all dressed up and father hung a skin around his middle and sallied forth with a club to kill a lion for breakfast. They hacked it up with a sharp stone and ate it, raw and bleeding, in a cave, a hole in a hill. That was their beautiful sun-heated, moon-lighted mansion overlooking a scene of natural beauty; the original of the palatial country estate of today. And that was father and mother. We are just like them, wild things, cave men. We have the same elemental life, the will to live, the instinct for right and the urge of conquest. In fact, our problems have not changed in fundamental principles but merely in application. But we have changed.

We have come out of wild nature, entirely too far out. We are tempted to sidestep many of our principles. We are hazarding much of the real, the genuine, under a camouflage of urgency and expediency, in the rapidity of modern progress. We are underestimating the value of one of our greatest fundamental privileges—friendship.



Friendship among insurance managers means, for our business, a solid foundation free from faults, flaws and weaknesses. Friendship among special agents means a unified, potent, driving force in the field, good practices and the confidence of the insuring public. But our greatest need is allies, friends outside the insurance business.

We are beset on every side by misguided theorists who lack intelligence, political aspirants who would sacrifice us to their personal advantage, and individuals and organizations whose very existence is dependent on the brewing of trouble in our business. We need outside friends to help us through these entanglements, around the treacherous places and over the rough going. However, as a rule, we may not draw from anything more than we put into it. It follows that to obtain friendship we must give friendship. We must spread out widely into civic, politic and social life. We must break away from our habit of narrow cliques and clans, the existence of which we may not deny.

As I swing my binoculars, searching for the big opportunity for making genuine friends of consequence I am attracted to the Chambers of Commerce. Membership is open to us. Yes, it beckons to us. Heed this call; join your local organization; dine there; know the people; rub elbows with the representative citizens; merit the right to draw from their resources by giving of your own. Probably the best results would follow the formation of an insurance division. With such a division supporting other sections in fair consideration of their problems we would command reciprocal assistance. Interests opposed to our own are ever present. Why should we not create an even present force ourselves? Why not have a prepared voice in local and state matters instead of searching for a mouthpiece at the eleventh hour in emergency propositions? I speak of the individual association, not the State Chamber of Commerce, believing that the point of closest contact presents opportunity for the greatest good. I frankly believe there has been far more surface discussion and extremely less deep investigation of this subject than its importance warrants.

A Chamber of Commerce insurance division would be particularly effective in educational and constructive work. It would stimulate the public mind toward improvement in fire departments and water supply and would influence real attention to fire prevention duties. It would earn the endorsement of the public press and community leaders in arranging proper city ordinances, securing their enforcement, developing fire fighters into fire preventionists and correcting known insurance evils.

The question of fire and water protection concerns us vitally and yet we have little control over it. We have a town inspected by competent engineers, base our rates on their findings and think we know something about the conditions. We do. But what do we know about the care, maintenance and upkeep by the time the ink is dried on the report? Investigations disclose the need of a continuous supervising force. The following facts gleaned from the records in the State Fire Marshal's office at Indianapolis are interesting in this regard. In a medium sized town it was found that the local engineer had been unable to obtain direct pressure because he did not know how to close the valves supplying domestic pressure. Further, it was found a wrench of particular design had been furnished but this could not be found. Later, it was located two miles in the country in the possession of a coal mine to whom it had been loaned. In a larger town, in the heart of the commercial district, a hydrant refused to work. The second one tapped could not be opened, and the third one gave poor

pressure, the result was loss of one life, injury to two people and a total loss on building. In another town out of the 56 hydrants installed, nine were inoperative, four of these having been bursted, in the preceding winter, and not repaired. This town had five cisterns, one of which would not hold water. Another had been effectively sealed by laying a concrete street entirely over the manhole. The street had to be torn up and the manhole raised in order to use it. In various towns hydrants had been buried during the grading of streets, their exact location not properly located and it required trenching to find them. These conditions have all been corrected, but undoubtedly similar evils exist in other localities.

A few years ago, in an industrial center remarkable for the excellence of its equipment and waterworks, it was noticed that fires made great headway. It developed that politics had a direct bearing in the selection of firemen regardless of education or experience. There were seventeen nationalities employed in the fire department. When the nozzle man at the top of the water tower shouted to his assistant below to turn on the water, said assistant rushed away and cheerfully brought an axe. He did not know what the nozzle man was talking about. History records the story of another tower, an ambitious piece of architecture, the construction of which was once abandoned because of a like mixture of tongues. A Chamber of Commerce insurance division would not be able to uncover all these menaces but would be a power toward correction. Proper exploitation of such predicaments would bring the public to a comprehensive realization that our problems are their problems.

The trouble has been that many of us are willing to "let George do it," worse, we insist on George doing it. Last spring on a cold blustery day I had a drive to make in one of the rougher sections of my state. I did not want to go but the manager had urged it and in the beautiful sarcasm of our friend Will Albright, "I usually try to cooperate with the manager." The roads were fearful. Nobody wanted to take me even in one of Henry Ford's gems of iniquity. Finally an old native said, "I'll try it, with a rig and a critter." We started. The seat canted so sharply that I sat on the old man most of the way. He called his "critter," "A hoss," maybe it was. It looked like a skin drawn over a bunch of bones and raveled at the rear, but it could walk. In the course of our journey, there loomed ahead a big limb which had been broken by the sleet storm of the night before and crashed down directly across the road. Clearly discernable at the edge of the road were some wheel tracks going around the obstruction. This nettled my loquacious companion. "Thar ye be, ain't that human nature for you; nobody gits out and drags thet branch out of the way but jest drives around and leaves it for some one else to do. As we neared the obstruction, I said, "Well, Colonel, I guess it's up to you and me to clear this muss up." But my companion snorted, "Not me, if others can drive around it, I can." Our leaders, wise in our needs, have launched big movements for good. President Wilson of the United States has issued proclamations covering fire prevention. President Bissell of the United Hartfords has issued proclamations covering conservation and advanced ideas. Other officials, field men and agents, have performed miracles in forward movements, but this is not enough. It takes a long chain of many links to reach from the stellar lights in our business to the small agent in the last town beyond the end of the railroad, yet every man, each link in the chain, must bear a part. Even this is not enough. In some way we must get the public organized

with and for us. The Chamber of Commerce offers a beacon that illuminates a broad path. Why not use it?

May we swing our glass, now, and search for the man who supplies the missing link that unites the units from plough-boy to President? No, I do not mean a monkey; I mean the special agent. I do not mean Sweet Willy-Runabout, Charley Sidewalk-Inspector or Johnny Glued-to-His-Office-Chair, but the genuine two-fisted diplomat guaranteed not to rip, ravel, wear down at the heel or shed wool in winter. To be successful, he should be something of a cross between a differential gear and a shock absorber. He must be able to forge ahead while things around him move up, down, forward, backward and still absorb the vibrations of progress. He must be continuously constructive. Cessation means decay. A constructive special agent is a blessing to the business and a work of Providence. A non-constructive factor is a menace to any business and a minion of the devil. I will ask you to bear with me as we look on the dark side of the picture and consider the possibilities for harm in a non-constructive factor.

A non-constructive special agent reviles his company, his manager, his agents, the Rating Bureau, the Fire Marshal, and the laws of his state with charming impartiality. He jeopardizes good practices, hazards the hard work of his associates and destroys the confidence of the public. Shorn of the prestige his company commands his own agent would not let him in the back door after the shades of night had fallen. He is a greater menace to the interests he serves than an avowed enemy because he stabs in the dark. He thinks he is the best damned special agent in the state, whereas he is merely the most damned. Pessimistic pictures are never desirable unless constructive. This one directs attention to the necessity of securing only constructive factors. Sometimes the origin of the spasms mentioned is physical, requiring but a little pink pill as a remedy. Occasionally, nothing but a major operation is effective. However, special agents may be best classified under the Kentucky Colonel's definition of whiskey, "None bad, only some better than others."

There is another possible cause for the inner unrest just referred to. One of the growing evils that is attaching like barnacles to our business, is the accumulation of petty details. Like a man stranded on a rock with a rising tide, whichever way we turn the engulfing deluge threatens. An Eastern official asked me recently wherein this time devouring detail had increased since his days of field experience. Let's take one instance. Over there, within hearing, the special agent of the Asbestos Underwriters is arranging a new agency appointment. Consider the dialogue; Listen!

"Did you ever by any act, deed, design or thought, procure, accept, participate in or even consider the representation of any called, so-called or re-called insurance company? No? Sign here, please. That? Just an Agency status card, a little matter of de—I mean form. And these duplicate commission slips will need your John Hancock at the bottom. What? You don't own this bank? Get a couple of millionaires on this bond with you quick. Now the story of your life since the Pilgrims landed, a resume of the duplicities of your city, an exact description of the vices of your competitors and detailed information as to why we may not have the total line on every improved risk in town. We call this an appointment blank. I'll order rates for you. No, it is not one book any more. You will get a Tariff, a Desk Tariff, a Blue Book, a Dwelling Rate Card, Farm Rate Schedule, Tractor Schedule, Hail Rates, Automobile Rates and several manuals covering the divisions of Auto-

mobile Insurance. And this little card notifies the Audit Bureau to provide envelopes so that you may keep up a continuous correspondence with them. Sure, you are our agent but you send your reports to somebody else. Now we'll order supplies from the Insurance Company and more supplies from the Uniform Printing Company. Why, no, it's not mixed up. You get your rates from the Inspection Bureau, your criticisms from the Audit Bureau, your policies from the Insurance Company, and your uniform blanks from the Printing & Supplies Company, and a different construction on the last change in the rules from each of the Special Agents that visits your agency. Automobile Insurance? Yes, we write it, but I'll have to fill out another bunch of reports because that's a separate department. Farm business? Yes, we write that too, but say, I've been working here eight hours, now, and it'll take four hours more to get up all the papers for a farm appointment, and my fountain pen has gone dry; besides, I promised my wife that I would return before the baby got old enough to vote. They'll have to insure in the Mutual until I came back next year."

But what's the use? Before the sound of my voice has died away, some long haired iconoclast will be figuring out a new blank to check up on how many of the details I overlooked. No, the details have not increased. They have multiplied and companies are paying special agency prices for a great deal of clerical work. Much of it is needed but multiplicity in detail must be guarded against and reduced wherever possible.

Up here on our mountain top, today, above the stress and strain of intense competition, we can get a vision of the carrying strength of loyalty. Loyalty to each other and particularly to those who class as semi-public individuals and organizations in connection with our business. When the deliberations of such bodies seem to favor the assured some irate insurance interest demands somebody's scalp. If the insurance company seems to receive even a suggestion of benefit an enraged public demands not only a scalp but both ears. Defend your Fire Marshal from unjust censure. Stand firmly behind your adjuster when he is unfairly used. Educate the malcontent who pours out a tirade against the Rating Bureau. Selfish interests see gain in trying to twist, bend or break their strength. This is especially true of the Rating Bureaus. The fact that they don't bend or break is one of the strongest defenses of both insured and insurer against the discriminations in favor of selfishness and greed. I wish every one of my hearers might have seen the old soldiers at the Annual Encampment of the G. A. R. in Indianapolis a few days ago. They typified the supreme in loyalty. When their chance came they offered to their country their very lives in its support. No greater loyalty than this is possible. An insurance man was riding down town with a bunch of these veterans and he carried a golf club. The conversation between them was as follows: "Young feller, what are you doin' with that funny looking little stick?" The insurance man facetiously replied: "Why, I'm officer of the day, if any of you boys start a rough-house this little club will stop it." "Well," remarked the old vet, "you're going to have a hell of a time." That's the kind of a time the Rating Bureau has all the time and they do not have any funny looking little stick to fight with either. They just grin and "carry on." If you are not loyal, then you weaken the whole fabric of the business, for loyalty is the reinforcement that gives durability and support to the general structure. Never forget that in any business the malcontent of today becomes the professional Bolshevik of tomorrow, advances from an agitator to an active enemy.

A doctor of high ideals once lived his life in a remote mountain

section for humanitarian reasons. He had a little sign on the building he occupied which read, "Doctor True. Office Upstairs." When he died the people desired to put up a marker in commemoration of their friend, so they erected a crude cross, but no one in the community knew how to write and they could not letter the cross bar of their monument. Finally, a thought came to one of their number and he got the doctor's sign and nailed it on the cross. "Doctor True. Office Upstairs." No greater tribute, no greater loyalty could be shown than this little act. Live your life so that it's memory will not die with you.

Our chief concern is in winning genuine friends to our standards; of commanding their confidence, respect and influence; of building with their help a structure of strength which will withstand the ravages of time. But in doing this we may not expect to draw out more than we put in. We must put in more than we expect to draw out. Let us give to the world the best we have and the best will come back to us.

Mr. Stine: Mr. President and members of the Association: When a year ago we elected a field man to preside, I was sure that one element would characterize this meeting—that of modesty on his own part, and I would equally certain that there would not be too many field men appear on the program. Our President has given us a varied program. It has been most excellent throughout, but I appeal to you if the last number has not been one of surpassing interest and superiority. I am told by some field men from Indiana that the gentleman who has just spoken is a great fielder and I have no doubt but that this is entirely true, but I want you men from Indiana to go back home and tell your associates that when he came to bat in Chicago he was a veritable Babe Ruth: (Applause.)

He has told us much about the mountain top on which he stands and I regard it as most fortunate for us that it is still the morning sun that kisses his brow and that we may yet hear from him in greater things.

I was curious indeed, when I read the title of his address as to which end of the field glass he would look through, whether a manager would look as small as he sometimes does to us when we are out in Podunk or whether he would look as big as he does in Rockford or Chicago.

But I am glad he struck that beautiful plane of friendship and loyalty, and for this inspiration and for this helpful address, I move you sir, that we tend to him, a rising vote of thanks.

Rising vote of thanks given to Mr. Bawden.

Motion made, seconded and carried, for adjournment.

Adjournment.

## LUNCHEON

Thursday, October Seventh,

Florentine Room, Congress Hotel.

One of the brightest features of the meeting was the Vice-President's luncheon held at noon of the second day under the supervision of Vice-President Bernard T. Duffey.

The plan of holding this luncheon was inaugurated last year by President P. T. Kelsey. It was well attended and served to break the routine of the regular business sessions, Mr. Duffey acting as toastmaster.

There were only two speakers—Ernest Palmer of Chicago, assistant general counsel of the National Board of Fire Underwriters, and James V. Barry, assistant secretary of the *Metropolitan Life Insurance Company* and former Insurance Commissioner of Michigan.

Mr. Palmer's talk was one of the most brilliant heard at any session during the meeting. Subtle humor and flashes of wit punctuated his remarks on "A Schedule for Measuring the Hazards of After Dinner Speeches."

No gathering of fire insurance men in the West is complete without a few words from Mr. Barry. He has endeared himself to Northwest Association members. He gave a characteristic talk, told some new stories in his inimitable fashion, and recited a few home-grown verses.

The luncheon was so thoroughly enjoyed by all who attended it that it is well worth recording the event in connection with these annual proceedings.

## SECOND DAY

## THURSDAY AFTERNOON SESSION

The meeting was called to order at 2:45 p. m. by President Tanner.

Mr. Hosmer: I'd like to submit the following amendment to the by-laws proposed yesterday.

(Mr. Hosmer read the amendment, which appears in his report as Chairman of the Scholarship Committee.)

The President: This was presented in writing yesterday to comply with our by-laws and it is now offered as a motion and the motion is on the adoption of the amendment.

The motion was seconded and the amendment unanimously adopted.

Colonel Eddy: A gentleman who has been long identified with this work, Mr. Townley, is not with us today because he is sick abed and considering the service that he has rendered to this Association as a former officer and as chairman of this important scholarship committee, having this in mind, I think it would be courteous and proper if the Secretary could be directed to send him a message of our affectionate love and good wishes. I make that a motion.

The motion was unanimously carried.

The President: The insurance companies have been leaders in the Americanization Movement in this country, and I believe were responsible for calling this subject to the attention of the United States Chamber of Commerce. There cannot be too much agitation on the subject of Americanization—"One country, one language and one flag," to quote from the amendment adopted to the ritual of the Grand Army of the Republic by the old soldiers at their recent Indianapolis encampment.

I know that we will all be very glad to hear "The Challenge of the Hour to the Spirit of America," by Mr. S. J. Duncan-Clark of the Chicago Evening Post. (Applause.)

## THE CHALLENGE OF THE HOUR TO THE SPIRIT OF AMERICA

BY

S. J. DUNCAN-CLARK,  
Chicago Evening Post.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:



THE spirit of America glories in a challenge. It was begotten of challenge calling to the hearts and consciences of men who believed in liberty. This year we have been celebrating the 300th anniversary of the arrival of the Mayflower off the inhospitable shores of an unexplored country. The courage and devotion that led the little group of men and women making up those adventurers, to entrust all that they cherished to a frail craft upon a chartless ocean in order that they might find a secure home for liberty upon shores which they knew nothing about, except by rumor, that to my mind, is the first and imperishable demonstration of the American spirit. Their bravery in facing the perplexities of their enterprise, their heroic decision in

counting the chance to serve principle as of more worth than comfort and security, which might be purchased at the price of compromise; their willingness to take great risks and face great hardships for a great cause, these things are the very spirit and soul and red blood of Americanism. To the measure in which they have persisted, to the measure in which they have controlled and shaped our history, in that measure America has gone forward to the realization of her destiny.

American spirit was nurtured and strengthened by the experiences of those Pilgrims in subduing the wilderness. It grew stronger as the labor of the men who cut their way through the forests went on. It burned brightly on the altars in the hearts of the women who held the stockaded homes.

There came another challenge, the challenge of monarchy from across the seas, seeking to impose its will upon the people who had no voice in the making of the laws they were asked to obey. And that challenge was met and a new nation was born. Then a scattered people faced the challenge, organizing unity out of diversity,



combining their resources and fighting themselves for a national life. That challenge was met and the Constitution was written, the fundamental law of the Republic that has been the bulwark of justice and of liberty and the world's inspiration throughout all the years that have followed.

There came a day when dissension arose in our own land among our own people, when the nation which Washington had made possible was threatened with disruption, and in that hour, as God had given us Washington, so He gave us Lincoln, and Lincoln made what Washington had made possible, permanent, by the sacrifice of his life in that great struggle.

As the years went on, there came to America, a call from the islands of the south, from little Cuba, our near neighbor, and from those remoter islands, the Philippines, and we heard and answered. There were those among us who doubted that America was doing wisely in following the impulse of the American spirit. They feared that we might be launching on a course of imperialism that would take us far from the ideals of our fathers, but those fears were proven baseless by events. Cuba was liberated and the Philippines received their freedom. Today, Cuba, an independent nation, testifies to the magnanimity of the spirit of America and the Philippines await the hour for a like bestowal.

We have established a new conception of world responsibility on the part of a great nation in our treatment of those islands. The American spirit acted not as a conqueror, but as a trustee of humanity for those who come under its charge.

So our horizons were broadened, so our sympathies were enlarged, so it seems to me, the providence of God when we were led to that great hour which came in 1917, America again unsheathed her sword and sent 2,000,000 of her sons over-seas to fight for the triumph of the American spirit in the world sphere.

I have sketched hastily, these events of our history, because they are to my mind, the background of American life, the source of our inspiration. Because of them, I feel confident that whatever the challenge be, today or tomorrow, the American spirit will prove itself equal to the task. Its daring has been demonstrated. Its resourcefulness has been shown. It has proved itself possessed of a practical altruism and a constructive wisdom, and as the days go by and there occur new occasions for the exercise of these qualities, the American spirit will be found responding to the opportunity and doing greater tasks for America and for the world.

I can only outline boldly for you today, in the time that is allotted me, what I conceive to be the issues that at this hour challenge the spirit of America.

I may tread perhaps, upon ground that has been made dangerous by the partisan discussion of some questions during this campaign, but I assure you that if I do so, it is in no spirit of partisanship. I have never confessed myself to be either a Republican or a Democrat and for many reasons I feel less inclined to confess myself today than I ever did before.

The war brought to our attention many questions of vital importance to America's welfare. Some matters over which we had become too complacent were emphasized in a manner that aroused us and other matters came to us anew, as though they had not existed beneath the surface of our life and the world's life awaiting our discovery.

But these things demand our thought today. They demand the serious and courageous thought of every true America.

First among them, I would put the problem of organizing out of our diverse population, a homogeneous nation. The necessity for that I think has been borne home upon the hearts of all of us. We had been accustomed, before the war, to talk of America as a melting pot, a significant simile, but one that even the fires of war itself, failed to make as true as we could wish it to be. In spite of all, hyphenism has persisted, less boldly than formerly, but still to be felt influencing American life and American thought and American affairs. We feel its influence beclouding the essential Americanism of issues that come up for our consideration. We feel its influence in the fomenting of prejudices where reason should be given free play to guide us in our thought and action. We feel its influence in the setting of one group against another, in the dividing of American people on lines that are not fundamentally American. We feel its influence in the undermining of American institutions, in the misrepresenting of American tradition, and American ideas. We feel its influence in the introduction and promotion of exotic ideas of government among our people. These things are the things that give us grave concern and, it is because of the consciousness of this situation so keenly forced upon us, that we have had the Americanization Movement in which you men and women have taken your own splendid part. I do not need then to emphasize for any of you the vital importance of checking the influence of alienism in American life, the vital importance of devoting our energies to building up a homogeneous national spirit, loyal to American institutions, inspired by American traditions.

The question is, how may that best be done? I am convinced in my own mind, that the problem is less simple than perhaps some of us thought when we first undertook to solve it. It cannot be solved merely by the enthusiasm of those of us who are absolutely convinced of the spirit of American institutions. It cannot be solved merely by a hurrah spirit, by the waving of flag, by the holding of great patriotic gatherings, nor can it be solved merely by a process of education which is restricted to the schools, or to speech-making or to the channels of the press, through books and magazines and newspapers. It needs more than all these agencies, immensely valuable as they are. It needs more than the portrayal of America's beauty, of its wonders, of its history, for the eyes and ears of those who have come among us from other lands. It needs more than the interpretation of the Constitution to them. The thing that Americanization needs more than anything else is the force of example on the part of Americans. More practice of Americanism along with its preaching is the thing that is more greatly needed.

America is a land in which liberty depends upon law. Law is the bulwark. There is no liberty without it. That fact must be impressed not only upon ourselves but upon all those who come to be of us and among us, and especially upon those who come to us from lands where they have been accustomed to see law employed as a means of oppression. But we must be careful to see that every right which is guaranteed under the Constitution is maintained for every man and woman under the flag as well as to see that every restriction is rigidly enforced. We must be careful to see that the law is impartial in its treatment, that there is equality before the law no matter what a man's economic, political or racial status may be; that all are treated alike by a just law.

If we are going to preach to our aliens the gospel of American democracy and of American constitutionalism, if we are going to tell them there is no reason or excuse in the American government for resort to revolution, no excuse in America for propaganda about the need for direct action or any of those forms of subversion and violence which have shown themselves in the world of late; if we are going to tell the alien that in America he is guaranteed freedom of speech, freedom of assembly, freedom of press, that he is guaranteed the rights that come to him under a representative government to which he can elect men representing his views, that he is guaranteed liberty to discuss political ideas and to carry on political agitations so long as means that are sought are provided by the Constitution; if we are going to preach this gospel, we must not deny it by such restrictions of freedom of assembly at the instigation of a private institution, which happened in the state of Pennsylvania; or by such contradictions of the American system as exist in the feudal system prevailing in the coal mines of West Virginia, or in such subversion of representative government as was manifested by the action of the New York State Legislature when it re-expelled the men re-elected by the voters of their constituency to represent them in that body.

By these things we deny the gospel we preach, and we encourage the very spirit which we are seeking to allay. We fertilize the soil in which the agitator may scatter his seed. When I make this protest and sound this warning, I do it with a consciousness that men like Mr. Hughes of New York State, once nominee of the Republican party for President of the United States, has said almost exactly the things that I am saying to you today, and has sounded precisely the same warning. Men who understand American institutions and American life know that these things are dangerous just as surely as some others upon which more emphasis has been laid.

Let the American spirit have freedom to do its proper work and we need have no fear for the alien, for the revolutionary, for the Red. Let the American spirit be true to itself—let it prove itself through the lives of Americans in the just execution and observance of law, in the right use and efficient administration, in the recognition of social and political obligations for the common welfare, and the American spirit will win to itself, the allegiance of every tongue and kindred within our borders. It will make Americans of them, not by compulsion—no American was ever made that way. It will make Americans whose loyalty is not a lip loyalty, whose conformity to law is not an outward conformity but whose faith in America is a heart faith, whose obedience to American laws will be based upon a love of American freedom.

There is another problem that comes to challenge us, and this arises out of the industrial field and has its elements akin to those which we have noted in the problem we have just been discussing. In other words, it is a disturbing problem. It is one identified with the spirit of unrest that is felt in this land and in all other lands. That problem is a challenge to the spirit of America which the spirit of America must face with that same daring, that same resourcefulness, that same practical altruism, that same constructive wisdom that has marked its triumphs in other days and over other difficulties.

The problem was intensified by the war because as the war came to its close, there sounded one note—a note which had first been sounded by America and was then caught up and made a chorus on the part of all those peoples who were engaged in the battle against

autocracy. That note was the key-note of democracy. When America went into the war with that magic word upon her lips I imagine that most of us here in our hearts thought that we were simply seeking to overthrow political autocracy in Europe, to give those oppressed peoples a freedom like our own. But there were millions of men who came from the factories and the mines and the varied industries of Europe to take their place in the ranks of those contending armies and many who went from American industries to play their glorious part in bringing the war to its conclusion, to whom that watchword meant something more than the end of political autocracy in Europe. It meant for them the inaugurating of an era of industrial democracy. So they went back to their lands when the war was ended with that idea in their minds. Those who remained at home and kept the wheels turning and the fires burning, developed the idea as they toiled at their work. However it was, we found it everywhere, in every land, making itself felt. I do not think that the worker, any more than his perplexed employer, in this country at least, and probably in other countries, has any clear idea what he means by industrial democracy. I am quite sure that I have not. I have made a very great effort to get a clear idea of what is meant by it. I have done a great deal of reading and studying, but I am still somewhat cloudy as to just what is meant. But I do know, and there is ample testimony in the world to prove it, that it does stand for aspirations which are making themselves most disturbingly felt in the fabrics of the great producing countries of the world today.

We cannot look at what has happened in Russia and in Italy, and the increasing boldness of the labor movement in Great Britain without being conscious of this fact. We would be foolish to shut our eyes to it. But I believe that we have learned a good deal to our advantage from the greater and more intense development of this idea in Europe during these past two years. We have learned some things to avoid. We have seen the failure of the Russian experiment. We saw the failure, the other day, of the Italian experiment, and the workers of America who may have felt moved to sympathy or admiration by what was happening in Russia and Italy. I think are wise enough to learn the lesson that it is a futile thing for the working mass to undertake by force, the sudden doing of a task far beyond its understanding—that such an effort can only bring disaster upon it, that such an effort could only result in its doing as Samson did in the temple, pulling down the pillars and destroying himself along with those who sat down at the banquet table at the great feast and those who were looking on.

I think employers have also learned the mistake of stubbornly resisting without trying to understand a movement which is so general and so marked as that which we now see in the world.

There are evidences all about us in America, of the very intelligent, liberal-minded effort of employers to adjust the situation by meeting the workers in conference, reasoning out the problem and establishing between them and those with whom they are associated, a closer bond of understanding which is the only basis for a genuine cooperation. And there we see the American spirit functioning. It is, I believe, the task of the American spirit, having the advantage of witnessing what has happened in other lands and of learning from those events, the lessons they teach, to demonstrate here in America how these problems, rising out of industrial relations, can be solved upon the basis of understanding and cooperation.

There was a time, when I was a good many years younger than I am now, that I thought I had a ready-made remedy for all these things I believed that I could supply the necessary formula that would solve the problem. Now I am satisfied that no such remedy exists and I am very suspicious of any man who comes along with a formula. The only thing that I am urging now is that we should maintain in America that elasticity which will permit of experiment for the working out of the problem after an American fashion, for the achieving of readjustment with as little friction and straining upon the existing industrial fabric as is possible.

Elasticity is the only thing that will avoid clash, and what we need is a wise liberalism on the part not only of political leaders but on the part of our great industrial leaders in order that elasticity may prevail.

The greatest danger lies in allowing ourselves to be stampeded by fear into the policy of reaction, which will be untrue to the American spirit.

Now, one last word to you and I will finish. A good friend of mine whom I met since coming into this hall warned me not to say anything on this particular topic. He said that I would probably find that a great many of my audience would disagree with me, and I answered that that would be no novel experience. I have had people disagreeing with me all through my life and expect to as long as I continue to live, and if I said nothing that you disagreed with, I believe this talk today would be very unprofitable. The talks that have done me the most good were the ones I disagreed with because when I heard them, they have compelled me to consider the basis for the opinions which I held, to re-examine them. Whenever I do that, I either become more strongly convinced or become wiser by believing something new.

There comes to us today, the challenge that does not arise from within our own land, but that is heard from the world outside of us. The world is asking us today what attitude America is going to take towards it in the years to come—whether we are going to follow the line that we had made for ourselves in time of crisis when we went to the world's help and to our own help, for the fighting of that war was as much for American interests as for the interest of those countries who had fought it three years before we entered, or whether now having proven our valor on the field of battle, having taken our part in overthrowing autocracy in Europe, we are going to say, "We want nothing more to do with the rest of the world or its problems. Let the work of rebuilding the shattered civilization be done by those who suffered most. We will stand watch. We have had enough of its burden, enough of its toils and labors." I cannot read the American spirit in those words. I cannot feel the truth in those words. I do not believe it is there. I do not believe that America, prepared and preserved by Almighty God for this great hour in the world's history is going to turn its back upon a great opportunity that, to my mind, is also a great obligation.

Oh, men and women, let me put just one or two very practical considerations before you, and I will finish. America cannot hold herself aloof from the rest of the world. Even if she wanted to, she could not, and I am not inclined to believe that she wants to. Back yonder in the days of the fathers it was possible, because of the geographical isolation which has long ceased to exist. In those days Boston was farther from New York than either London or Paris are to-day. In those days wars and revolutions might happen in Europe

and we would hear nothing about them for some three months later. Thrones might be cast down, great changes might take place, without the little people settled in this new world being conscious of the tremendous events that were transpiring until the whole thing had been wrought. But today, the moment anything happens anywhere on the world's surface that is of human interest, we know it. It is absolutely impossible to immunize ourselves from the influence of the ideas and movements based on them which are operating in other lands.

We cannot hope to make a Tibet or a hermit nation of America even if it would seem to be the most comfortable and easiest thing to do. America may not care for the way in which the problem has been phrased or rather the attempt that has been made to solve the problem by those who met at Paris—and I am well aware that there are a good many Americans who do not—but supposing I concede to you that their work is full of imperfections, I say to you today that that fact does not remove the need for the doing of the work which they attempted to do. And the American spirit, if it refuses to take the way that was opened for it at Versailles, must find some other way or else America will fail in what is the biggest opportunity to serve America and the world that has ever come to her in her history.

I am apt to believe that whichever way this present election goes, whichever party returns to power, whichever nominee is elected President, the American spirit speaking through that party and that President will face this problem bravely, fairly, courageously, and will find some solution for it; some way in which America can cooperate with the free peoples of the world to establish world order and to maintain world peace, and so we go forward today with our faith in the American spirit. (Applause.)

If I were to emphasize one thing more than another that I have said it would be this: The necessity on the part of those of us who talk about Americanism, to see that Americanism is practiced as well as preached. Let us be on guard that the American spirit may not be hampered by our own inconsistencies or our own failures but through those of us who do it homage, may find its fittest instruments for the accomplishment of its destiny. (Prolonged Applause.)

O, Stars that the Pilgrims' ship  
Faith-laden o'er the chartless sea,  
And lit the way the fathers trod  
To the high goal of Liberty,  
By the red stripes athwart the flag  
Which tell the tale of sacrifice.  
We pledge our lives to thee anew,  
Nor coldly stay to count the price!

O, Stars that kindled Lincoln's soul  
With ardor for the Union's life,  
And o'er the field of Gettysberg,  
Shone through our darkest hour of strife,  
By those who kept thy clustered gold  
Untarnished for the Nation's pride,  
We pledge our faith—we, too, shall keep  
Thy light undimmed, whate'er betide!  
O glorious Stars, lead on, lead on!  
The spirit of heroic sires  
Shall hold us faithful to the way  
Marked by thy constellated fires! (Applause.)

Mr. Gorham: We have listened to the inspiring and patriotic address of our distinguished guest and I am reminded of a namesake of his, George Rogers Clark, who, many years ago, by his heroic action, took the outpost which carved the territory of the state of which we are now a part.

I think this speaker, in his fearlessness and in his intrepidity, has exemplified this spirit of his namesake. All of us are more or less familiar with his daily contributions to the Chicago Evening Post, here in Chicago at least, and I pay him no fulsome praise, we came to look upon his analysis of the war as the clearest and best of any. We are fortunate in having him to speak to us. It is a good sign when we get better acquainted with the press and when the press gets better acquainted with us. It needed this touch of patriotism to make this program complete and I congratulate you, Mr. President, and move you sir, that a rising vote of thanks be given to this distinguished gentleman.

Rising vote of thanks given.

The President: We will now have the report of the Committee to nominate the three directors for three years.

#### REPORT OF THE NOMINATING COMMITTEE ON BOARD OF DIRECTORS.

Mr. M. LePitre: Mr. President and members of this Association, the Committee on Nominations for three directors to be elected this year to succeed Mr. Stauffer, Mr. McOmber and Mr. Calhoun, recommend the following: Everett T. Tanner of Illinois, K. L. Walling of Iowa, C. D. Livingston of Michigan. I move you sir, the adoption of this report.

Vice-President Duffey took the chair.

The motion was seconded and the three nominees unanimously elected.

Chairman Duffey: We will now have the report of the Committee on the President's address.

#### REPORT ON PRESIDENT'S ADDRESS

Your Committee on the President's Address beg leave to report. We commend the general tone of the document and particularly its brevity and suggest to our members that upon receipt of the printed proceedings of this meeting they read and reread the address to their advantage.

With respect to the change in the date of our 50th anniversary, your Committee heartily agree with the President's recommendation that the coming meeting in 1921 be designated as the 50th Annual Meeting.

We heartily agree with the President in respect to the co-ordination of our endeavors as evidenced by the success of the Grain Pool and other like Associations but have some little doubt as to the advisability of an extension of similar organizations, because of the possible effect upon our agency system.

Your Committee is gratified to learn that the finances of the Association are in such admiral condition and because of that fact we disagree with the recommendation of the President that the present method of distribution of the printed proceedings of our Association be changed.

Respectfully submitted,

D. W. ANDREWS, Chairman,  
ROBT. L. RAYNOLDS,  
M. W. VAN VALKENBURG,  
J. D. CARPENTER,  
J. C. HARDING,

*Committee.*

(Subsequent to the annual meeting, the Board of Directors adopted a plan for sending out the printed proceedings whereby each member of the Association who desired a copy could have one by signing and returning a postal card provided for that purpose. This plan was not put into operation until it had been submitted to and approved by the above committee on the President's Address, it being explained that all members who desired printed copies of the proceedings would be supplied with them.)

The President resumed the chair.

The President: We will now stand with bowed heads while the Secretary reads the names of the members who have departed.

Mr. Snyder: Insofar as the physical and mental effort of our retiring President is concerned, the Fifty-first Annual Meeting of this Association is at an end, and in a few minutes we will depart, looking forward to our 50th anniversary. Before we go, I want to say that he has prepared a fine program. I know from my own personal experience what the compiling of a program means. I rose for the purpose of making a motion that we extend to this hotel, our particular thanks for the courteous treatment and the courtesies they have extended to us.

The motion was seconded and unanimously carried.



The President: The next order of business will be the election of officers for the ensuing year. Nominations for the office of President are now in order.

Mr. Kelsey: Mr. President and Gentlemen: We are now drawing to the close of another most successful annual gathering of our organization. Those of us who have been privileged to listen to these carefully prepared addresses, more highly than ever before value our membership in this stalwart body of fire insurance men of the Northwest. If we have caught the lessons we should from these carefully prepared addresses, we will return to our respective fields laden with new thought and new information, I most earnestly trust, with a new determination to be among our fellow-men that which these speakers have enjoined us to be, that we go home with the feeling of cooperative, mutual helpfulness, one to the other and the uplift of this business in which we are engaged.

In order that this organization may continue, that its continuity may be what it has been for these years that have gone by, that its future business may be a repetition of such a successful and highly intellectual meeting as our President has presented us at this time, we must look carefully among our membership for one in whom we can place this trust of leadership.

It is going to be my very great pleasure to suggest the name of one whose life has been quite contemporary with the age of this organization, whose nativity takes him back to the stalwart bosom of Wisconsin, whose education led him to Indiana and later to Michigan, who completed his course in law and fortunately for us, saw the mistake of that and wisely chose our profession. His services have been continuous, without break, from a lowly position in the office to the field, to the Great Lakes, to the mountains of Colorado from where he was recalled to his office to act in official capacity and still later, to be manager of that office. What higher compliment could be paid a man, what greater guaranty that he could lead us on to our 50th real anniversary than this? Gentlemen, it is my pleasure to nominate for President, Mr. Charles H. Coates, Manager of the Western Department of the National Liberty Insurance Company of America. (Applause.)

Mr. Gray: A gentleman addressing a Republican gathering intimated that he could always pick out a Democrat in his audience. He pointed to a man and said, "You are a Democrat, are you not?" "Yes." He pointed to another man and said, "The gentleman with the whiskers over here is a Democrat?" And the gentleman with the whiskers said he was. The speaker continued, "And the gentleman in the gallery pulling his coat

over his head, are you a Democrat?" And the man in the gallery replied, "No, I'm not! I may look like the devil but I'm sick!" (Laughter.)

Now, gentlemen, Ohio is conceded to be the mother of Presidents. You can take your pick this fall. I don't know why we didn't get Debs, but we did get the Democrat and the Republican and we can pick them out pretty successfully. It is a cinch that Ohio will pick its president this fall. In this matter of clinching the next president of the United States not only for the United States but for this organization, Ohio takes the great pleasure of seconding the nomination of our good friend, Mr. Coates. (Applause.)

Mr. Larmore: It is just as impossible for Ohio to elect a President of the United States without the support of Indiana as it is for this meeting to elect a President of the Association without Indiana's support. Therefore I second both nominations. (Applause.)

Mr. Benallack: The only reason I want to get on my feet is to keep even with Ohio and Indiana. All the good things have been said and things are going nicely, but in behalf of the many good friends Mr. Coates has in Michigan we want to second his nomination. (Applause.)

Mr. Dan T. Smith: In behalf of Illinois, permit me to also have the privilege of seconding the nomination of Mr. Coates.

The President: Gentlemen, are there any other nominations for the office of President? (No response.)

On motion of Mr. Kelsey the nominations were closed and the Secretary was instructed to cast a unanimous ballot for Mr. Coates.

Mr. Coates: I made one speech at this meeting and I think that ought to be enough, but I want to say with all sincerity that I would rather be President of the Fire Underwriters' Association of the Northwest than President of the United States for the reason that I believe I can get away with the job and keep my health—but look at President Wilson! (Laughter.)

To be President of the Fire Underwriters of the Northwest is a great honor and to be President of the Fire Underwriters when we are going to have our Golden Jubilee is a still greater honor and to have the unanimous endorsement of this organization is a still further honor, and I find myself in the position of the bashful young man who was courting the school mam. He conceived the brilliant idea of visiting her school to see how she handled the boys and girls, as an indication of how she would handle him after they were married. Everything went all right.

until just before the noon recess. According to the usual custom, the school marm asked him to talk to the class. He wasn't used to talking, but he knew he had to say something and finally he blurted out, "I hope you all love the teacher as well as I do!" I hope you all love the Fire Underwriters' Association as well as I do. And I want you to know that I appreciate the honor and will do everything in my power to arrange a program that will do justice to the 50th anniversary. (Applause.)

The President: Nominations for the office of Vice-President are now in order.

Mr. Gray: I have in my hand a card of a real Indian. Personally, I don't know of a man who will assist or help in the success of our Golden Jubilee more than this self-same Indian. I will mention his name as one for the office of Vice-President—Mr. William T. Benallack. (Applause.)

The President: Are there any other nominations for Vice-President?

Mr. Snyder: Since Mr. John Gray has become known as the official nominator of Vice-Presidents of this Association, I would like to get into the same class and be recorded as a close second, and I second this nomination of my good friend Mr. Benallack. (Applause.)

On motion the nominations were closed and the Secretary was instructed to cast a unanimous ballot for Mr. Benallack.

Mr. Benallack: Mr. President, Ladies and Gentlemen: It is with a great deal of pleasure that I step out here on the front porch to thank you for the honor you have conferred upon me. I fully realize the responsibilities which go with this position and I will use my very best effort to train up so that I will sit in that chair and properly put the motion to you regarding the President's address next year. (Laughter and applause.)

The President: We will now have the nominations for Secretary.

Mr. Waldron: It is a great personal privilege indeed for me to have the opportunity to nominate for the office of Secretary of this Association, one not only especially well-qualified for the office, but without a doubt, one who represents the unanimous vote of his fellow field men in his own state. This is an important office. Those of us who have been members several years are familiar with the custom and precedents that have been established in connection with the office. I refer to the practice of continuing for three successive terms the same secretary.

Those who have had the pleasure of knowing and working with the man I am nominating, know that he is a man who never shirks responsibility and from his very nature is the man for

this job. He is a firm friend, companionable, and he is a man who is always willing to do his share. Really, nothing more can be said of him. Mr. President, I repeat, it is a great pleasure to nominate for Secretary, Mr. Robert C. Hosmer, State Agent in Illinois for the Phoenix of Hartford, Conn. (Applause.)

On motion the nominations were closed and the Secretary was instructed to cast a unanimous ballot for Mr. Hosmer.

Mr. Hosmer: Thank you, gentlemen. This is what might be known as a cinch year. I think Mr. Harding and Mr. Cox would like to know the system that Mr. Coates and Mr. Benallack and myself employ.

I'd like to say that the gentleman who nominated me put one over on me. I stipulated that the nomination should not be more than ten words long. These little things have to be arranged before hand, you know, and I overlooked the fact that we used to call him Demosthenes Waldron. (Laughter and applause.)

Mr. Snyder: May I not interrupt the proceedings just for a moment to infuse a thought at this period that I think would be only fair to have go into our records that will be in the archives of the men in this room? Having the interest in our present Secretary that I have, and the love for him that I have, I would regret very much if it is not understood that he retires of his own volition because of pressure of his own business.

The President: We will now have nominations for Treasurer.

Mr. Jacobs: Members of the Fire Underwriters' Association of the Northwest, the gentleman whose name I wish to present for your consideration as Treasurer, needs no oratorical introduction: extending from the far eastern boundary of Ohio to the far western boundary of Ohio, I do not believe there is a member of this Association who does not fully appreciate the high grade, efficient and very acceptable manner in which our finances have been handled and I know of no more fitting testimony or show of appreciation than a unanimous ballot cast for the present incumbent of this office. I therefore, wish to place in nomination Mr. Royal A. Buckman, the present Treasurer. (Applause.)

On motion the nominations were closed and the Secretary was instructed to cast a unanimous ballot for Mr. Buckman.

Mr. Buckman: I am surprised! (Laughter and applause.)

On motion of Mr. Smith the President declared the Fifty-first annual meeting of the Fire Underwriters' Association of the Northwest adjourned.

Adjournment.



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# Memorials

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GEO. M. DODD

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF GEORGE WARNER DODD

Born Lincoln, Illinois, October 3, 1879

Died Chicago, Illinois, October 3, 1919

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*"How he hated injustice and intrigue I can never forget his honest eye and sunny smile. Although he has left us before noon, his feast is finished, and following General Orders he has, 'Properly caparisoned' reported to 'Grand Headquarters' in that 'Great West' where we may too come in the 'Grand Rounds' and meet our Sentinel who passed before. An honorable record and a noble life, there was, there is, no nobler man."*

*—Chas. W. Pierce.*

George Warner Dodd was born in Lincoln, Illinois, Friday, October the third in the year 1879. As a child and through his early years, he was never robust. Gifted with an unusually keen and alert mind he early realized his need of a physical equipment with which to win his way in life, and, when only a young boy, went in for neighborhood sports, in an endeavor to build himself up. At an early age, with his family he removed to Chicago, where he was educated in the public schools and Armour Institute of Technology. His general training in the Public Schools and the Technical course at Armour, were supplemented, by his voluminous reading of books on every subject. An insatiable desire to know and learn, prompted the widest kind of reading on all subjects, and his fund of information was tremendous. An inborn love of music, and a talent for it, found expression in his attendance at all the musical events of note in Chicago, as well as a close application to the study of the violin and voice.

A host of loyal and admiring friends from coast to coast attests his winning personality. His business career began with the Commercial Union in October, 1896. During the twelve years he remained with the Company, he developed through the various departments to "Full Examiner."

In 1908, with headquarters at St. Louis, he became Special



Agent in Missouri for the Liverpool & London & Globe and a year later was made State Agent for this Company, holding that position until July, 1911, when he was transferred to Denver, covering Colorado, Wyoming and New Mexico. In 1915 he was appointed State Agent for the National of Hartford for Colorado, Wyoming and New Mexico and continued in that capacity, until illness compelled his resignation. He knew the insurance business and loved it. He knew men and men loved him. He had a true sense of the value of human relations. A square deal, and therefore, he was successful. Truly, his was a rare personality. The jovial center of every gathering, a total abstainer, yet, "Hail fellow well met." Raised in the Episcopal faith he had an abiding belief in his God and the love of home and family and his deep devotion to them was one of the beautiful things of his life. To him, his friends meant quite as much as his family, men met him and trusted him, to know him was to love him, and so he went to the Great Beyond, rich in those spiritual things we can take there, and yet leaving behind memories in the hearts of family and friends richened by contact with him.

In 1917 he was elected Most Loyal Gander of the Ancient and Honorable Order of Blue Goose, was also a member of the Masonic Order and the Missouri Athletic Club, The Rocky Mountain Golf Club. His marriage to Harriett Marrow of Boston took place in 1914.

A severe cold contracted while in Salt Lake City developed into complications from which he never entirely recovered. His health gradually failed and on June 29, 1919, he was brought home, to his mother's house in Chicago. An encouraging rally in response to his loved ones, was followed by a gradual decline, the end coming on the morning of his fortieth birthday, Friday, October third, 1919. He was laid to rest in Forest Home Cemetery, Chicago.

Requiescat in Pace.

WM. C. BROWN, Chairman,  
J. C. CHASE,  
GEO. H. BELL,

*Committee.*





JOHN B. CROMER

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF JOHN B. CROMER**

Born June 20, 1850

Died November 21, 1919

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John B. Cromer was born at Fredericksburg, Indiana, June 20, 1850. His education was in the common and academic schools, but he continued a diligent student, ever eager to learn, and by observation, study and application became a well educated man. His knowledge of general business and general affairs was remarkable. His mind was of an analytical type, and his conclusions were reached deliberately and intelligently.

Mr. Cromer entered the business of Fire Insurance as a local sub-agent at Fredericksburg in 1876. In 1883 he was appointed a special agent for the Home Insurance Company of New York and removed to Indianapolis. In 1892 he was advanced to the position of State Agent, and in December, 1917, to the position of Honorary General Agent in Indiana.

He was industrious and eager to promote the business of the company in whose employ he was, but his sense of fairness toward competitors was never questioned. He was always ready to heartily cooperate to promote the common welfare. He was a good citizen and easily approachable and companionable to young and old. In a word he was a "Noble Fellow" and will live long in the memory of all who knew him.

H. H. WALKER, Chairman,  
L. H. WOLFF,  
W. P. BENTON,

*Committee.*



EDGAR J. HAYNES

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF EDGAR J. HAYNES**

Born in Brooklyn, N. Y., June 29, 1866

Died in Newark, N. J., December 30, 1919

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The death of Edgar J. Haynes, a highly honored and deeply mourned member of this Association, leaves a vacancy in Insurance ranks and in the hearts and affections of his many friends and associates which will long remain.

Mr. Haynes had been an insurance man practically all his business life. Born in Brooklyn, New York, he received his education in the public schools there and at the age of sixteen entered a broker's office in Wall street. After a brief experience there he became a clerk in the Agency Department of the Phenix Insurance Company of Brooklyn, remaining with that company for eleven years, working up to the position of Special Agent. He left the Phenix to go with the Springfield Fire and Marine Insurance Company as Special Agent in the counties along the Hudson River in New York, Long Island, Staten Island and Northern New Jersey. In 1910 he was elected to the presidency of the Newark Fire Insurance Company, which position he held at the time of his death.

In 1904 Mr. Haynes was elected president of the New York State Association of Supervising and Adjusting Fire Insurance Agents, having previously served as Vice-President, and was also President of the Underwriters' Association of the Middle Department in 1908.

He was elected Secretary of the National Board of Fire Underwriters in May, 1913, and was re-elected annually to that position up to the time of his death.

A gentleman of fine parts, lovable, generous, a loyal friend, a thoroughly able official, Mr. Haynes' passing on leaves us with a keen sense of loss.

THOS. E. GALLAGHER, Chairman.  
CARROLL L. DEWITT,  
ELWIN W. LAW,

*Committee.*



T. L. MAITLAND

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF THOMAS LAURERDALE MAITLAND

Born in Owen Sound, Can., December 28, 1861

Died in New Carlyle, Ind., January 22, 1920

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Thomas L. Maitland was born in Owen Sound, Canada, and at the age of 12 was a page in the House of Commons at Ottawa, Canada. He entered college in Toronto, Can., a few years later and at 19 was purser on a line of boats plying between Cottonwood and Duluth, Minn. He started his insurance career at the age of 21 by connecting himself with a local agency in Toronto, Can., and from there came to the United States. For some years he was Special Agent of the St. Paul Fire & Marine Insurance Co. for Illinois and Iowa, with Chicago as headquarters. He then started a local agency in that city under the firm name of Maitland & McAvoy and continued the agency until ill health compelled him to move to the Pacific Coast. He there secured the appointment of General Agent of the Washington Fire & Marine Insurance Co. After a few years he returned to the middle west, locating in St. Louis, Mo., as an independent adjuster, and finally returned to Chicago to engage in the same line of work, until called to a higher and nobler sphere. He was a quiet but active worker for the Fire Underwriters' Association of the Northwest ever since his membership in 1911. As a man he was one of God's noblemen, modest and retiring disposition, yet of a strong and positive character. His sense of duty kept him on the job, for he died in a small Indiana town, during the adjustment of a loss, when he should have been at home taking care of himself. He was actively a home man, his pleasure consisting of making his family happy. He had a deep sympathy for his fellow man, unfailing friendship and fairness, and to those who knew him his passing will be as great a sorrow as his life was an inspiration.

He leaves a widow and two sisters, to whom we offer our most sincere sympathy and condolence and our highest respect for his memory.

WILLIAM FEILER, Chairman,  
CARROLL L. DEWITT,  
W. E. VAN DEVENTER,  
GEORGE C. GILL,

*Committee.*





CHAS. B. WILLIAMS

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF CHARLES BERTRAM WILLIAMS,**

Born, Chicago, Ill., December 23, 1874.

Died, Chicago, Ill., February 3, 1920.

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At the age of about 16 years, Mr. Williams became office boy in the city branch office of the Aetna Ins. Co., Chicago.

His steadfastness of purpose and unfailing courtesy won regular promotion until he became Cook County Special Agent and adjuster for that company.

In 1910, he took a similar position with Munger, Vokoun, Wetmore & Witherbee, in which he was very successful, but he became convinced after a few years that the adjustment of losses was the branch of the business for which his talents best fitted him, and became an independent adjuster. About five years later, during which time he had more business than he could attend to, he went with the Home Ins. Co. of New York to take charge of its losses in Chicago and Cook County.

He was married in his early twenties to Miss Ruth Coleman of Chicago, whose death preceded his own by only a year. No children resulted from that union, but he is survived by his mother and two brothers.

Charlie Williams, as he was known to his friends was a man of strict integrity, high ideals and correct habits. He had a kindly heart and engaging manner which always won the confidence and respect of a claimant even if he could not meet his demands, and possessed in a rare degree that peculiar temperament so necessary to a successful adjuster of losses.

He was a staunch friend, genial companion with a lovable nature, and is mourned by all with whom he came in contact.

R. T. WETMORE, Chairman,  
WARREN T. BISBEE,  
E. S. HURD,

*Committee.*



**HORACE M. SMITH**

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF HORACE M. SMITH**

Born June 24, 1852

Died April 30, 1920

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Horace M. Smith was born at Covington, Indiana, June 24, 1852, and died at Terre Haute, Indiana, April 30, 1920, of pneumonia.

Mr. Smith entered the insurance business in Terre Haute about forty years ago and at his death was the senior member of the Smith, Buntin & McKibben Agency. Prior to 1898 he served the Palatine Insurance Company for two years as State Agent in Indiana, resigning that position to devote his entire time and services to local interests.

Horace M. Smith was a student of underwriting, a man of most pleasing personality, devoting considerable time to State and National affairs, was a strong element in the local business in Terre Haute, an energetic company representative, conscientious in advancing the better practices in agency affairs, and greatly beloved by his many friends and business associates.

In the passing of Mr. Smith this Association has lost a member always true to its principles and a forceful advocate of proper underwriting conditions.

CHAS. A. KELLEY, Chairman.

LOUIS H. WOLFF,

ROBERT M. HATTON,

*Committee.*



**H. H. HEAFORD**

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF HENRY HARRISON HEAFORD**

Born at Albany, N. Y., October 12, 1848

Died at Chicago, Ill., May 28, 1920

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Henry Harrison Heaford was born at Albany, N. Y., of English parents, on the 12th of October, 1848. He was educated in the public schools of Brooklyn, N. Y., and Covington, Ky., and commenced his business career in 1862 as a clerk in the office of James Ayars, then local agent at Covington, Ky., for the Phoenix Insurance Company of Hartford, and after a preparatory course in the Western and Southern branch offices of the company at Cincinnati, Ohio, he was, in the spring of 1874, made Special Agent and Adjuster of The Phoenix for Michigan and Indiana, with headquarters at Jackson, Michigan, and in May, 1883, was transferred by General Agent H. M. Magill, of said company, to Chicago to act as General Adjuster,—a position he held to the time of his death.

August 26, 1872, Mr. Heaford married Miss Emma V. Yates at Covington, Ky., and is survived by her and two children.

He became a member of the Fire Underwriters' Association of the Northwest in 1872, and for many years has been a life member.

In his school days, with a rare vision of its importance, he formed the habit of thoroughness. Throughout his entire business life this was the chief corner stone upon which rested the superstructure of his distinguished character. Fond of books, he found time to read the best, and in the debating society to which he belonged in his old Kentucky home, he shone as a star of the first magnitude.

Intensely human, he enjoyed the wit and humor of his friends, and to their great pleasure contributed his full quota of entertainment upon a plane ever clean and wholesome.

His temperament was a happy blending of the artistic and practical. This relieved his work from the routine of a mere

wearisome plodding, and threw about it the charm of a task that was well worth supreme effort.

An all-around underwriter,—the field above all others in which he excelled was the Law of Insurance, particularly the branch pertaining to the adjustment of losses. To quote from the splendid tribute paid our friend by President Milligan: “His opinion was sought far and wide, and no greater compliment can be paid to him than to say that the advice he gave, predicated, as it invariably was upon experience and unusual acumen, was rarely ignored.” Some years ago in a very celebrated case in the Federal Courts, the eminent attorney in charge of the company’s interests, wrote the Parent Office, saying: “This will always remain a monument to the talent of your Mr. Heaford for comprehending the force and effect of testimony under the application of sound principles of law. Every one of his points carried in the final result.”

The sweetest memories of our beloved friend cluster about his wonderful personality,—so conscientious, gentle, patient and self-sacrificing. No trouble was too much, no self-denial too great, if only thereby he could do a good turn to a friend. All thought of his own comfort was laid aside, if, by so doing, another might be helped. His was a life of royal service, and day by day he lived by, and gave expression to the Rule of the Master which men call “Golden.”

JOHN F. DALE, Chairman,  
THEO. F. SPEAR,  
ROBERT C. HOSMER,  
*Committee.*







JOHN L. BLEAKLY

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF JOHN L. BLEAKLY**

Born in Fermanagh County, Ireland, February 17, 1857  
Died in Des Moines, Iowa, June 17, 1920

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When but six years old Mr. Bleakly came, with his parents, to America and lived some ten years on a farm near Rock Island, Illinois. He went to Linn County, Iowa, and worked on the farm, attended school and taught school during his boyhood days.

In 1882 he moved to Ida Grove, where he spent many busy and useful years in mercantile and banking lines. He represented his district in the General Assembly for three terms and was a member of the Insurance Investigation Committee in 1906.

In 1908 he was elected State Auditor and moved to Des Moines, holding that position for seven years, during which time he had entire charge of the Insurance Affairs for the state.

He organized the Iowa National Fire Insurance Company in 1915 and was president of the company until the time of his death. During his residence in Des Moines he found time to interest himself in many philanthropic and commercial enterprises and was an officer or director in many such organizations.

In all his business dealings John L. Bleakly was known for his fairness and honesty and the Insurance fraternity recognized in him a man of keenest perception and of loving and helpful disposition.

He is survived by his wife and five children, to whom we extend our sincere sympathy in their bereavement.

ABNER M. UPHAM, Chairman,  
GEORGE N. SCHRUP,  
HARRY A. HOUGHTON,  
*Committee.*



J. O'BRIEN KIRBY

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF J. O'BRIEN KIRBY**

Born in Grand Haven, Michigan, November 15, 1872

Died in Lansing, Michigan, June 26, 1920

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J. O'Brien Kirby was born in Grand Haven, Michigan, on November 15, 1872, and died in Lansing, Michigan, on June 26, 1920.

He attended the Grand Haven Public Schools and was graduated from the High School of that city.

In his early manhood he was interested with his father, the late Captain Thomas W. Kirby, in the lake Marine business and was a licensed pilot at an early age.

Through family connections he was also drawn to the insurance business, and very early had a local agency in his home city, and later was Assistant Special Agent for the old Phenix of Brooklyn, for Michigan, serving under his uncle, Joseph W. O'Brien.

In 1901 he entered the service of the Hamburg-Bremen Fire Insurance Company as State Agent for Michigan and Indiana, with which company he remained until the time it ceased doing business.

At the time of his death he was doing special work for the London & Scottish Assurance Corporation, Ltd., of London.

He had extensive real estate interests in Detroit, and his family had recently removed there, making their permanent home in that city.

His tragic death, sustained in a motor accident while going from Detroit to his summer home at Indian Village, Highland Park, Grand Haven, in the company of neighbors, was a great shock not only to his family, but also to his friends and the community in which he lived.

As a field man Mr. Kirby was unique. Of quiet retiring demeanor, yet his goodly influence was keenly felt by all his rep-

representatives and associates. It was proverbial that Mr. Kirby's field was always at top point in efficiency and he readily secured prompt response to his every suggestion.

Mr. Kirby was greatly beloved by all his friends, and he appealed particularly to children and made a lasting impression upon such as came in contact with him.

His great underlying motive in life seemed to be to be helpful at every opportunity. He was a man of strong discriminating judgment in reading the character of men, abstaining from criticism of those who did not, in his judgment, measure up to his standard.

His sudden departure from this life but magnifies his virtues and leaves to his family and friends a heritage which will always be an inspiration and an attainment that will challenge high effort.

To his widow and children and mother, who have borne the loss of a loving husband and father and a devoted son, we extend our deepest sympathy.

"He was a true and courteous Knight, and has fallen in life's struggle full Knightly with his armour on prepared for Knightly deeds. Rest to his ashes and peace to his soul."

JOSEPH W. O'BRIEN, Chairman,  
DANIEL W. ANDREWS,  
HORATIO N. KELSEY,  
*Committee.*





A. J. DILLON

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF A. J. DILLON

Born Maxinkuckee, Indiana, May 16, 1859

Died in Rochester, Indiana, July 10, 1920

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A. J. Dillon, Indiana State Agent of the Continental Insurance Company, of New York, was born May 16, 1859, and died at his home in Rochester, Indiana, July 10, 1920.

Mr. Dillon became State Agent of the "Continental" in 1891, which position he held until released by death. He was director of the First National Bank of Rochester, Ind., a member of the Odd Fellows Lodge, the Knights of Pythias, the Phi Delta Theta fraternity, and the Columbia Club of Indianapolis.

Amid the activities, and busy scenes of life, we are frequently called to a sudden "halt" by the invasion into our ranks of that grim reaper, Death.

If we should be spared for the full limit of time allotted to man—three score years and ten—nevertheless, death is even then, an unwelcome visitor.

When we have those removed from our midst and association, whose work and labors seem to us unfinished, and whose influence and lives seem so necessary for the uplift of mankind, we are possibly driven to protest and complaint, forgetting, however, that it is the will of Him who doeth all things well.

A. J. Dillon was called to his rest, on July 10, 1920, at Rochester, Indiana, and, as all good soldiers would like to die, he was active in the battle of life to the end. As a business associate, we shall all miss his kindly words, and welcome greeting, and to the younger men in the profession for whom he always had a kind word and helping hand—they have suffered a loss greater than can be realized or measured at this time.

The greatest eulogy or richest tribute which can be paid to his memory, is to say that all whom he was associated with in life, as well as those, who may be in years to come, affected and enriched by his high ideals, thereby making the world better and happier, by his having lived within it.

HARRY GAMBLE, Chairman,  
JOHN FITZGERALD,  
JOHN R. ENGLE,

*Committee.*





R. H. PURCELL

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF RICHARD HENRY PURCELL**

Born August 3, 1871, at Omaha, Nebraska.

Died July 12, 1920, at Evanston, Illinois.

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Mr. Purcell's early life was spent in Omaha, where he graduated from the Creighton University with high honors. In 1894 he engaged in the local agency business in Lead, South Dakota, and in 1901 he returned to Omaha and entered the employ of Webster, Howard & Company, Local Agents, where he remained until 1909 when he was appointed special agent for the Liverpool & London & Globe Insurance Company in the State of Nebraska, assisting state agent, Mr. W. E. Hitchcock.

In July, 1910, he was appointed state agent for Colorado, Wyoming and New Mexico where he remained until January, 1914, at which time he was called to the Chicago branch office as deputy assistant manager. On July 1, 1916, he was made assistant manager and on January 1, 1920, he became manager of the Chicago branch.

His achievements in the comparatively short period of his business life had won the admiration of all his associates, and in his sudden and untimely passing on, an enviable and brilliant career was cut off. Wholehearted and approachable, of lovable character and a keen sense of honor in all his dealings with his business associates, were attributes that endeared him to all, and his memory will ever be cherished by those who knew him.

W. P. ROBERTSON, Chairman,  
R. B. IVES,  
FRED J. SAUTER,

*Committee.*



**A. J. ELDER**

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF ANDREW JESSE ELDER

Born July 31, 1870

Died July 17, 1920

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July 17, 1920, at his home in Evanston, Ill., occurred the death of Andrew Jesse Elder, Superintendent of the Western Farm Department of the Hartford Fire Insurance Company at Chicago.

"Jess", as he was affectionately known to his many friends, was born in Owensboro, Ky., July 31, 1870. His early life to the days of young manhood was spent on a farm in his home county. His initial vocation was in the capacity of Farm Solicitor. His untiring energy and intensity of purpose latterly attracted the attention of the Home Insurance Company of New York, who appointed him to a Special Agency in Kentucky. He held this position for some years and was subsequently made Adjuster for farm losses for the Home in Kentucky and Tennessee.

April 1, 1916, Mr. Elder became the Superintendent of the Western Farm Department of the Hartford Fire Insurance Company, which position he filled with entire credit to himself and to the eminent satisfaction of the company to the date of his untimely death.

The life of Jesse Elder was characterized by high ideals and those qualities of manhood which bring complete confidence with casual contact. We shall see the kindly face of Jesse Elder no more, yet his memory will ever remind us of a nature so embellished with cheer and integrity as to shine forth like a beacon light for those of us who would emulate so worthy an example.

M. D. LOONEY, Chairman,  
J. K. LESCH,  
H. A. BUSH,

*Committee.*



EDW. H. SMITH

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF EDWARD H. SMITH

Born in Cedar Rapids, Iowa, April 18, 1863

Died in Kennebunkport, Maine, July 19, 1920

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Edward H. Smith was born in Cedar Rapids, Iowa, April 16, 1863. He was graduated from the Cedar Rapids High School and later attended the Shattuck Military Academy at Faribault, Minn.

He began his insurance career at the age of nineteen with the Farmers Insurance Company of Cedar Rapids as a policy clerk, his grandfather, Hon. John W. Henderson, being Treasurer of the company, and his father, Dr. J. H. Smith, President, both among the organizers of the company. In 1906 he had attained to the office of Secretary of the company and in 1911, on the death of his father, was elected President, which office he held at the time of his death.

He married Miss Ella Cook, daughter of J. S. Cook, a leading merchant and one of the pioneers of Cedar Rapids.

He died suddenly while spending the summer with his wife at Kennebunkport, Maine.

Mr. Smith ranked high among the underwriters of his time and was largely responsible for the clean, steady growth of the Farmers Insurance Company. He did not, however, give all of his time to his chosen profession, but was connected with many other business enterprises where his unerring judgment and sense of fairness were highly appreciated.

All through his busy life he was the same Ed Smith to his host of friends and acquaintances, greeting all with a hearty hand grip and a kindly smile. He will be greatly missed by his insurance associates.

To his wife, who survives him, we extend our sincerest sympathy.

W. K. WISNER, Chairman,  
HERMAN MILLER,  
CHAS. W. HIGLEY,  
*Committee.*



JOHN C. INGRAM

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF JOHN CARL INGRAM

Born November 7, 1853  
Died September 8, 1920

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John Carl Ingram was born in Defiance, Ohio, on the 7th day of November, in the year 1853.

On the afternoon of September 9, 1920, the summons hence came to him without warning or premonition, and his family and many friends are left to mourn their great loss.

When but a lad of 16, the family then living at Logansport, Indiana, his father passed away and John C. Ingram secured employment in a local bank, at the same time succeeding to the Fire Insurance Agency which his father had conducted. Later, he became Cashier of another bank in Logansport and there remained until his ability attracted the attention of J. M. De Camp and he was chosen in 1885 to serve as Special Agent for the Liverpool and London and Globe in Indiana.

Twelve years later he became State Agent for the Great American in the same state, of which Company he was made Assistant Manager in 1904 and Associate Manager in 1916.

This bare outline of his life indicates the progress and success that were his, but to those who knew him he was far more than a successful man in the business of his choice. In him were combined those qualities of heart and mind that made of him an ideal and beloved husband and father, a true and devoted friend, an able and conscientious advisor, a living exponent of honor, of truth, of justice and of fidelity to duty and trust. In him the springs of love and kindness flowed deep and strong, cheering and refreshing all whose lives were intertwined with his.

There has passed from among us a noble soul, a Christian gentleman, an honored life-member of this Association; but he has left behind him in the hearts of his family, his Associates and his friends, a monument of esteem and affection that time cannot mar nor age diminish.

W. L. LESCH, Chairman,  
PRESTON T. KELSEY,  
FRANK RITCHIE,  
*Committee.*



## MEETING OF THE BOARD OF DIRECTORS

October 8, 1920

A meeting of the Board of Directors was held October 8, 1920, President Chas. H. Coates presiding, with the following officers and members present: Secretary, Robert C. Hosmer; Treasurer, R. A. Buckman; Directors, H. E. Boning, E. T. Tanner, K. L. Walling.

On motion the Board confirmed the election of the following officers for the ensuing year: Chas. H. Coates, President; Wm. T. Benallack, Vice-President; Robert C. Hosmer, Secretary; R. A. Buckman, Treasurer. Directors: Messrs. E. T. Tanner, K. L. Walling and C. D. Livingstone for three years.

Moved and seconded that Mr. J. M. Thomas be elected a member of the Board of Directors to fill vacancy caused by the election of President C. H. Coates, in accordance with Section 5f of the By-Laws. Carried.

Moved and seconded that the Board confirm the President's appointment of Mr. J. M. Thomas as Chairman of the Finance Committee. Carried.

Moved and seconded that the Chairman of the Finance Committee be authorized to sign checks in the absence of the President. Carried.

Moved and seconded that the bond of the Treasurer be continued in the sum of \$2,500. Carried.

Moved and seconded that the salaries of the Secretary and the Treasurer each be fixed at \$250 for the coming year. Carried.

Moved and seconded that the Secretary correspond with the speakers not members of the Association, thanking them for their contributions to the program and inquiring as to the expense involved. Carried.

Moved and seconded that the Secretary thank Mr. S. J. Duncan-Clark for his address and enclose check for \$25.00. Carried.

Moved and seconded that the next Annual Meeting of the Fire Underwriters' Association of the Northwest be held October 5 and 6, 1921, and that the President, Secretary and Treasurer be appointed a committee of three to make arrangements.

It was the sense of the meeting that at the next Annual

Meeting of the Association the use of the identification badges be continued.

Moved and seconded that the President, Secretary and Treasurer be a committee on publication of the 1920 proceedings. Carried.

Moved and seconded that the President appoint Miss Janet C. McFarland to proof read the proceedings of the 1920 meeting of the Association, and that the Association appropriate \$100 to reimburse Miss McFarland therefor. Carried.

Moved and seconded that all bills for expense of officers in connection with the 1920 meeting be allowed and paid. Carried.

Moved and seconded that the Congress Hotel be selected as the place of the next Annual Meeting, October 5 and 6, 1921, and that the Gold Room be secured for the meeting. Carried.

Moved and seconded that the meeting adjourn. Carried.



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Abbey, W. F.	07	Decorah, Iowa,	State Agent,	Buffalo Ins. Co.
Achenbach, W. N.,	16	712 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Aetna Insurance Co.
Adams, John B.	09	510 Congress Bldg. Detroit, Mich.,	State Agent, Local Agent.	Caledonian Insurance Co.
*AFFELD, CHAS. E.	79	1717 Insurance Ex., Chicago	President,	National Amer. Fire Ins. Co.
Ahmanson, W. H.	11	601 Barker Bldg., Omaha, Neb.,	State Agent,	Fidelity-Phenix Fire Ins. Co.
Air, Robt. D.	03	N. Y. Life Bldg., Kansas City,	State Agent,	Queens Insurance Co.
Akers, Walter L.	20	605 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Northern Assurance Co.
Alair, W. E.	17	1123 Paulsen Bldg., Spokane, Washington.	Special Agent,	American Ins. Co., of Newark.
Alba, H. C.	19	2301 Richmond Ave., Mat- toon, Ill.	Special Agent,	Connecticut Fire Ins. Co.
Albright, W. G.	03	21-22 Home Bank Bldg., Elgin, Ill.	Supt. of Agencies,	Nat'l Ben Franklin Ins. Co.
Allaire, T. E.	20	215 Hartman Bldg., Columbus, Ohio,	State Agent,	Boston Fire Ins. Co.
Allan, Chas. B.	12	606 Waldheim Bldg., Kansas City, Mo.,	State Agent,	American Eagle Fire Ins. Co., N. Y.
Allen, J. M.	18	424 Lovett St., Charlotte, Mich.,	Special Agent,	St. Paul Fire & Marine.
Allen, Jay M.	18	134 So. Water St., Decatur, Ill.	Special Agent,	Hanover Fire Insurance Co.
Allhouse, Chester	10	203 Breitmeyer Bldg., Detroit, Mich.,	Inspector, Special Agent,	Royal Insurance Co.
Alsen, Carl A.	03	209 W. Jackson Blvd., Chicago,	Special Agent,	Northern Assurance Co.
Anderson, Chas. H.	97	217 So. 6th St., Hannibal, Mo.,	Special Agent,	Home Insurance Co.
Anderson, Cornell H.	19	1311 First Nat. Bank Bldg., Milwaukee, Wis.,	Secretary,	Federal Union Ins. Co.
Anderson, Wm. C.	12	1051 Insurance Ex., Chicago,	State Agent,	Home Fire & Marine Ins. Co.
ANDREWS, C. L.	91	Hotel Charlevin, Detroit, Mich.	Supt. Auto Dept.,	Peninsular Fire Ins. Co.
*ANDREWS, D. W.	94	Grand Haven, Mich.,	Managing Underwriter,	North River Ins. Co. of N. Y.
Andrews, Edgar L.,	20	Grand Rapids, Mich.,		Sun Ins. Co.
Andrews, Fred. W.	07	1413 Lord Bldg., Detroit, Mich.	Manager,	Fire Underwriters Club.
*ANDRUS, S. D.	85-92:97	408 Fort St., West, Detroit, Mich.,	State Agent, Western Agency Supv.,	Niagara Fire Ins. Co.
Ankenbauer, John F.	15	2839 Observatory Ave., Cincin- nati, Ohio,	State Agent,	Pacific Fire Ins. Co.
Apley, Chas. W.	20	13 Magill Bldg., Fargo, N. D.,	State Agent,	Ins. Co. of North America.
Archer, Howard A.,	20	Insurance Exchange, Chicago,	State Agent,	Caledonian Ins. Co.
Arens, Geo. A.	04	209 W. Jackson Blvd., Chicago,	State Agent,	Connecticut Fire Insurance Co.
Arimond, E. J.	08	440 Broadway, Milwaukee, Wis.,	State Agent,	Commercial Union Assurance Co., Ltd.
Atkinson, S. W.	11	Lawrence, Kan.,	State Agent,	Palatine Ins. Co., Ltd.
Atwater, Walter E.	99	86 Michigan St., Milwaukee, Wis.,	Special Agent,	Ohio Audit Co.
Atwell, C. C.	19	901 Hartman Bldg., Columbus, Ohio,	Manager,	
*ATWOOD, H. F.	79	170 Seneca Parkway, Rochester, N. Y.,	Retired.	
*AUERBACH, B.	94	1723 Insurance Ex., Chicago,	General Agent,	Herriek & Auerbach, General Agents
Audius, W. S.	19	13 Wanger St., Oshkosh, Wis.,	State Agent,	Insurance Co. of Penn.

\* Life member.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Averill, Thos. M.	18	603 Observatory Bldg., Des Moines, Iowa,	State Agent.	National Security Fire Ins. Co.
Avery, G. S.	18	Mason City, Iowa,	Special Agent,	Standard of Hartford.
Babcock, C. J.	19	702 Fidelity Trust Co., Indianapolis, Ind.,	Special Agent,	Commercial Union Assurance Co.
Bagby, John C.	19	137 S. La Salle, Chicago, Ill.,	Special Agent,	Fidelity-Phenix Ins. Co.
Bailey, Chas. L.	15	Boston Bldg., Denver, Colo.,	Special Agent,	Queen Insurance Co. of America.
*BAILEY, GEO. A.	92	106 E. 7th St., Topeka, Kans.	General Agent,	Firemen's Ins. Co., Newark, N. J.
*BAILEY, J. W.	94	416 Tabor Opera House Bldg., Denver, Colo.,	State Agent,	Fidelity-Phenix Fire Ins. Co., N. Y.
Bailey, O. M.	98	1821 Ins. Exch., Chicago,	Special Agent,	Marquette National Insurance Co.
Baker, A. D.	11	Lansing, Mich.,	Secretary,	Michigan Commercial Insurance Co.
Ball, Geo. H.	02	625 Shelby St., Detroit, Mich.	Special Agent,	Detroit F. & M. Ins. Co.
Baldwin, Dean A.	19	Box 122, Sandusky, Ohio,	Special Agent,	Detroit Fire & Marine Ins. Co.
*BAMERT, W. N.	94	56 Cedar St., New York City	General Adjuster,	Home Ins. Co., N. Y.
Banta, Mark	08	Rhineland, Wis.,	Special Agent,	North Wisconsin Agency.
Barbee, Thos. A.	13	175 W. Jackson Blvd., Chicago.	Special Agent,	Liverpool & London & Globe Ins. Co.
Barclay, Melvin	20	1203 Cranford Ave., Cleveland, Ohio,	Special Agent,	Commercial Union Ins. Co.
Barclay, W. A.	19	513 S. Dearborn St., Chicago.	Special Agent,	Cleveland Nat. Fire Ins. Co.
Bardwell, John C.	19	Title Guaranty Bldg., St. Louis, Mo.,	President,	Liberty Fire Insurance Co.
*BARNARD, C. F.	92	1050 Leader News Bldg., Cleveland, Ohio,	Manager,	Western Adj. & Insp'n Co.
Barnes, Fred B.	98	18 Algona St., Oshkosh, Wis.,	State Agent,	North British & Mercantile Ins. Co.
Barnum Raynolds	00	504-5 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Ohio Farmers Ins. Co.
Barr, H. L.	14	Columbus, O.	Special Agent,	Insurance Company of North America.
Barrett, D. P.	99	Box 74, Indianapolis, Ind.,	State Agent,	Niagara Fire Insurance Co.
Barrett	20	2466 Maplewood Ave., Toledo, Ohio,	Special Agent,	Com. Union Assurance Co.
Basse, E. O.	06	73 W. Monroe St., Chicago, Ill.	2nd Asst. Manager,	Great American Ins. Co., New York.
Bassett, Neal	01	137 So. La Salle St., Chicago,	Vice-President,	Firemen's Ins. Co., Newark.
Bassett, W. T.	13	137 So. La Salle St., Chicago,	Assistant Manager,	Firemen's Insurance Co. Newark.
*BATCHELDER, G. H.	96	1435 Ins. Exch., Chicago,	General Agent,	Penn. Fire Ins. Co.
Bates, Chas. G.	14	Minneapolis, Minn.,	State Agent,	Royal Ins. Co.
Battershill, John	15	220 Dwight Bldg., Kansas City, Mo.,	State Agent,	Fireman's, Girard and Mechanics.
Bayliss, W. G.	19	1007 Hartman Bldg., Columbus, Ohio,	State Agent.	
Bauch, J. C.	12	2226 Clarke St., Des Moines, Iowa,	Special Agent,	Iowa Manufacturers Ins. Co.
Baude, A.	11	515 Dime Bk. Bldg., Detroit, Mich.,	Special Agent,	Queen Insurance Co.
Bauer, John	06	1830-175 W. Jackson, Chicago.	Special Agent,	Royal Exchange Assurance.
Baumann, W. A.	07	Winona, Minn.,	State Agent,	Boston Insurance Co.
Bawden, E. T.	99	1315 Fourth Ave., Davenport, Iowa,	Adjuster,	Western Adjustment & Insp. Co.
Bawden, J. A.	07	205 Circle Bldg., Indianapolis, Ind.,	State Agent,	American Insurance Newark Co.
Baxter, R. E.	18	1116 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Ins. Co. of North America.
Bayliss, W. G.	15	Columbus, Ohio,	State Agent,	Aetna Ins. Co.
Bean, Bennett B.	18	201 Trust Bldg., Lexington, Ky.,	State Agent,	Pennsylvania.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Beck, Joseph W.	08	56 Richton Ave., Detroit, Mich.,	State Agent,	Northern Insurance Co., N. Y.
Beggs, Will J.	10	840 Leader-News Bldg., Cleve- land, Ohio,	Secretary,	James and Manchester Co.
Belcher, Rudolph	17	1029 Ins. Exch. Bldg., Chicago,	Special Agent,	Conference Comm.
*BELL, G. H.	95	1237 Insurance Ex., Chicago,	Assistant Manager,	National Fire of Hartford.
Benallack, Wm. T.	99-02:04	208 Penobscot Bldg., Detroit, Mich.,	General Agent,	Michigan F. & M. Ins. Co.
*BENNETT, H.	86	Box 665, Cedar Rapids, Iowa,	Inspector.	
*BENNETT, R. M.	96	100 William St., New York, N. Y.,	Executive Asst.,	New York Underwriters' Agency.
Bennett, Robert L.	20	76 W. Monroe St., Chicago,	Cook Co. Manager,	Sun Insurance Office.
Bennett, Wm. L.	98	39 So. La Salle St., Chicago,	Mgr. Cook Co. Dept.,	Hartford Fire Ins. Co.
Benton, W. P.	92-95:03	410 Amer. Cent. Life Bldg., Indianapolis, Ind.,	State Agent,	Sun Insurance Office.
Berry, N. B.	11	514 Ind. Life Bldg., Nashville, Tenn.,	Special Agent,	Aetna Insurance Co.
Bird, Robe	19	First Nat. Bank Bldg., Milwaukee, Wis.,	Vice-President,	Milwaukee Mechanics Ins. Co.
Bisbee, Warren Tyler	18	2037 Ins. Ex., Chicago,	Manager. City Dept.,	Marsh & McLennan.
*BLACKWELDER, I. S.	72	1029 Ins. Exch., Chicago,	Asst. Secretary,	Western Union.
Blinn, H. A.	17	701 Jackson St., Topeka, Kan.	Inspector,	Kansas Inspn. & Fire Prevention Office.
Bliven, Edward	86-89:06	809 Free Press Bldg., Detroit, Mich.,	Local Agent.	
*BLIVEN, WAITE	90	308 Walnut St., Philadelphia, Pa.,	Vice-President,	Ins. Co., State of Pa., Phila.
Blodgett, Wm. A.	06	123 Williams St., New York, c/o Fred S. James & Co.		
*BLOOM, NELSON A.	88	95 Fort St., W., Detroit, Mich.	State Agent,	Continental Ins. Co.
*BLOSSOM, GEO. W.	89	New York City,	Manager,	Fred S. James & Co.
Blume, Herman A.,	20	Ford Bldg., Detroit, Mich.,	Special Agent,	London & Lancashire Ins. Co.
Boardman, Wm. W.	20	Fargo, N. D.,	Special Agent,	London & Liverpool & Globe, Star Ins. Co.
Bob, Bert C.	11	1756 N. Main St., Decatur, Ill.	Special Agent,	London & Lancashire Fire Ins. Co.
Bogart, C. R.	18	403 Valley Nat. Bk. Bldg., Des Moines, Iowa,	Special Agent,	Phoenix Ins. Co., Hartford.
Bogue, Henry L.	19	175 W. Jackson, Chicago, Ill.,	Manager.	Union of Canton.
Bolster, C. A.,	20	Dodge City, Kansas,	Special Agent,	Central States Fire Ins. Co., Wichita.
*BONAR, L. J.	74-77: 88-91:96	101 Bird Bldg., Mansfield, O.,	State Agent,	Ins. Co. of North America.
*BONING, HERBERT E.	96	Milwaukee, Wis.,	Agency Supt.,	Milwaukee Mechanics Ins. Co.
Boorn, W. C.	98	39 So. La Salle St., Chicago,	Ass't Gen'l Agent,	Hartford Fire Ins. Co.
Borrett, C. W.	13	1012 W. 39th St., Des Moines, Iowa,	State Agent,	Hanover Fire Insurance Co.
Bort, L. W.	00	Beloit, Wis.,	Adjuster.	
Boss, T. B.	17	1565 Broad St., Hartford, Conn.	Treasurer,	Rossia Insurance Co.
Bouldrie, A. L.	19	Box 601, Marshfield, Wis.,	Special Agent,	Great American of N. Y.
Bowe, Ernest C.	17	925 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent,	Springfield Fire & Marine Ins. Co.
Bowen, H. E.	19	Detroit, Mich.,	State Agent,	Michigan Investment Co.
*Bowers, F. W.	94-95:97	Hartford, Conn.,	Secretary,	Connecticut Fire Ins. Co.
Boyd, Frank M.	18	39 S. LaSalle St., Chicago.	General Agent Western Live Stock Dept.,	Hartford Fire Ins. Co.
Boyd, Horace W.	04	209 W. Jackson, Chicago,	State Agent.	Royal Ins. Co.
Bosdech, William J.	19	901 39 S. LaSalle St., Chgo.,	Special Agent,	London & Lancashire Fire Ins. Co.
Braniff, Thomas E.	09	740 W. 20th St., Oklahoma City, Okla.,	General Agent.	
Braniff, W. H.	19	209 Jackson Boul., Chicago,	Special Agent,	Queen Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
*BRANT, J. A.	86	1236 Plymouth Bldg., Minneapolis, Minn.,	Inspector.	
Bray, C. O.	15	1414 Merchants Bk Bldg., Indianapolis, Ind.,	Special Agent,	Hartford Fire Ins. Co.
Breen, Frank J.	19	2119 Ins. Exch., Chicago, Ill.	Special Agent,	Liberty Fire Ins. Co. of St. Louis, Mo.
Brinsmaid, G. W.	19	319 Sloan Bldg., Cleveland, O.,	Special Agent,	Niagara Fire Ins. Co.
Britton, Frank L.	18	701 Jackson St., Topeka, Kan.,	State Agent,	The Mercantile Ins. Co. of America.
Broe, Wm. M.	15	Pierce Bldg., St. Louis, Mo.	Special Agent.	Hartford Fire Ins. Co.
Bromley, W. H.	13	144 N. Delaware St., Indianapolis, Ind.,	Special Agent,	Northw. National Ins. Co. of Milwaukee.
Bronston, W. H.	20	802-804 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agency,	Caledonian Fire Ins. Co.
Brooks, Herbert M.	08	324 Bushnell Bldg., Sp'gfield, O.,	Special Agent,	National Liberty Fire Insurance Co.
Brooks, John W.	03	Montauk Club, Brooklyn, N.Y.	Adjuster.	
Brough, Charles	15	912 Sharp Bldg., Kansas City, Mo.,	Special Agent,	N. Y. Underwriters.
Brown, F. N.	19	90 Williams St., New York,	Supt. of Agents,	New Zealand Insurance Co.
Brown, Geo. A.	18	Lansing, Michigan,	Western Manager,	Boston, Old Colony, Mich. Comm'l.
Brown, Grant R.	97	Great Falls, Mont.,	State Agent,	L. & L. & G. Ins. Co.
Brown, James B., Jr.	09	411 Ideal Bldg., 17th and Champa Sts., Denver, Colo.	Special Agent,	Sun Insurance Office.
Brown, J. C.	20	Richmond, Ill.,	Special Agent,	Globe Insurance Co. of Pa.
Brown, John R.	07	3069 Pabst Bldg., Milwaukee, Wis.,	Special Agent,	Providence Washington Ins. Co.
Brown, Marland E.	14	209 W. Jackson Chicago,	Special Agent,	Royal Ins. Co.
Brown, Martin	11	Detroit, Mich.,	State Agent,	Royal & Newark Fire Ins. Co.
*BROWN, Wm. C.	96	1104 Pierce Bldg., St. Louis, Mo.,	State Agent,	Pennsylvania Fire Ins. Co.
Browne, W. C.	19	1903 175 Jackson Blvd, Chicago		Western Sprinkler Risk Assn.
Bruen, Robt. L.	12	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	British America Assurance Co.
Buck, Randolph	03	1064 Ins. Ex., Chicago, Ill.,	Special Agent,	Western Assurance Co.
Buckingham, M. C.	19	803 City Trust Bldg.,	State Agent,	Western Fac. Assn.
Buckman, Fred D.	11	902-39 S. LaSalle St., Chicago,	Local Agent.	Great American of N. Y.
Buckman, Royal A.	06	209 W. Jackson Blvd., Chicago	Automobile Supt.,	Royal Insurance Co.
Burke, F. H.	97	941 Ins. Exch., Chicago,	Assistant Manager,	Fire Association.
Burke, Geo. J.	11	25 Ohio St., Indianapolis, Ind.	State Agent,	Scottish Union & National Ins. Co.
Burleigh, W. C.	03	1029 Plymouth Bldg., Minne- apolis, Minn.,	Adjuster,	Western Adjst. & Inspection Co.
Burrows, Herbert V.,	17	Ins. Exch. Bldg., Chicago,	Western Manager,	Starkweather & Shepley.
Bush, Harvey A.	18	76 W. Monroe St., Chicago,	Asst. Manager,	Fireman's Fund Ins. Co.
*BUSH, J. B.	96	801 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Niagara Fire Ins. Co.
Buswell, F. C.	04	New York, N. Y.,	Vice-President,	Home Ins. Co.
Butler, Thomas J.	20	Dublin, Ind.,	Special Agent,	American of Newark.
Butts, Chas. F.	11	Minneapolis, Minn.,	State Agent,	American Central Ins. Co.
Byler, W. S.	19	Box 641, Aberdeen, S. D.,	Special Agent,	Firemen's Fund Ins. Co.
				Home Fire & Marine Ins. Co.
Cadman, P. W.	04	Citronelle, Alabama,	Sup't of Agencies,	Royal Ins. Co.
Cady, E. C.	19	Burlington, Iowa,	Special Agent,	Continental Insurance Co.
Caldwell, Charles	06	Box 1383, Lincoln, Neb.,	State Agent,	Liverpool & London & Globe Ins. Co.
Caldwell, Homer	16	801 Jefferson Bldg., Peoria, Ill.,	State Agent,	Springfield F. & M. Ins. Co.
Caldwell, J. T.	00	1321 Insurance Ex., Chicago,	General Agent,	Millers National Ins. Co.
Caldwell, Nicholas J.	20	500 S. & L. Bldg., Pittsburgh,	Special Agent,	National Union of Pittsburg.
Calhoun, W. B.	04	401 Security Bldg., Milwaukee, Wis.,	State Agent,	Insurance Co. of North America.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Callahan, H. M.	18	1005 City Trust Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Ins. Co.
*CALLWY, E. J.	90	1609 Ins. Exch., Chicago,		London Assur. Co.
Cameron, P. F.	06	1337 Insurance Ex., Chicago,	Local Agent.	
Campbell, Osborn A.	19	208 Penobscot Bldg., Detroit, Mich.,	State Agent,	Mich. Fire & Marine Co.
Cane, Thos. J.,	20	1306 Washington Ave., N., Minneapolis, Minn.,	Special Agent,	Great American Fire Ins. Co.
Cargill, Frank G.	11	2113 Insurance Ex., Chicago,	Special Agent,	Commonwealth Insurance Co.
*CARLISLE, E. G.	92	209 W. Jackson Boul., Chicago, Ill.,	Assistant Manager,	Springfield F. & M. Ins. Co.
Carlisle, Henry W.	94	2037 Insurance Ex., Chicago,		Marsh & McLennan.
Carmichael, H. M.	13	Ins. Exch., Chicago,	Assistant Manager,	Western Sp. Risk Assn.
Carpenter, Benj. C.	17	206 Mutual Bk. Bldg., Wheeling, West Virginia,	State Agent,	New York Underwriters.
*CARPENTER, J. D.	96	200 Central Life Bldg., Des Moines, Iowa,	State Agent,	Queen Ins. Co.
Carr, J. H.	97	39 So. La Salle St., Chicago,	General Agent,	Hartford Fire Ins. Co.
Carson, A. S.	15	209 W. Jackson Boul., Chicago,	Special Agent,	Royal Ins. Co.
Carson, G. Reynolds	19	Kenyon Bldg., Louisville, Ky.,	Special Agent,	Old Colony Insurance Co.
Carter, Chas. M.	07	1104 Dime Bk. Bldg., Detroit, Mich.,	State Agent,	Hanover Fire Ins. Co.
Cartwright, C. W.	04	215 N. Y. Life Bldg., Minneapolis, Minn.,	Special Agent,	Northern Assurance Co.
Carvalho, Bertram N.	16	1565 Broad St., Hartford, Conn.,	Vice-President,	Rossia Insurance Co.
*CARVER, J. G.	00	Detroit, Mich.		
Casey, Frank	19	960 Ins. Exch., Chicago, Ill.,	Special Agent,	Great Lakes Insurance Co.
Cashel, John R.	18	8 E. Long St., Columbus, O.,	Special Agent,	Norwich Union Fire Office.
Casper, H. G.	07	704 Lehmann Bldg., Peoria, Ill.	State Agent,	Great American Insurance Co.
Casper, Wm. H.	09	38 University Bldg., Milwaukee, Wis.,	Adjuster,	Western Adjustment and Inspection Co. of Chicago.
Cassell, J. Lewis	13	941 Insurance Ex., Chicago,	Special Agent,	Fire Ass'n of Philadelphia.
*CATE, S. E.	87	Fair Hope, Ala., General Del'y.		
Cavanaugh, Glenn L.	17	Omaha, Nebr.,	Gen. Agent,	Agricultural Ins. Co.
Cavanagh, W. A.	90	39 So. La Salle St., Chicago,	Special Agent,	London & Lancashire Fire Ins. Co.
*CHAMBERLIN, W. O.	91	301 Southern Title Bldg., San Diego, Cal.,		Orient Ins. Co.
Champlin, Richard J.	11	1237 Ins. Ex., Chicago, Ill.		Chamberlin Ins. Agency.
Chapin, Orne W.	08	1625, 76 W. Monroe St., Chgo.,		Sun Insurance Office.
*CHAPMAN, W. A.	88	39 S. LaSalle St., Chicago, Ill.	Assistant Manager,	Fireman's Fund Ins. Co.
Charlton, Thos. F.	15	818 Merchants Nat'l Bank Bldg., St. Paul, Minn.,	Manager,	Western Adjustment and Inspection Co.
Chase, Frank S.	09	305 Vale St., Bloomington, Ill.,	Special Agent,	New Hampshire Fire Ins. Co.
Chase, J. C.	17	1226 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Sun Insurance Office.
Chatterton, John L.	20	508 Securities Bldg., Des Moines, Iowa,	Special Agent,	New York Underwriters' Agency.
Chidester, B. H.	18	Bushnell, Ill.,	Adjuster,	Com. Fire Ins. Co.
Chittenden, Jas. E.	13	1316 Stark Bldg., Louisville, Ky.,	State Agent,	Philadelphia Underwriters.
Chivington, Paul V.	20	509-510 New First Nat'l Bk. Bldg.,	Special Agent,	Firemans Fund Ins. Co.
Chrisinger, H. B.	17	1209, 223 W. Jackson Blvd., Chicago,	Assistant Manager,	National Insn. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Christ, Aug. H.	17	Kansas City, Mo.,	State Agent,	Tilhof & Campbell Agency.
Chubb, William	97	Philadelphia, Pa.,	President,	Reliance Ins. Co.
Church, F. E.	16	505 First Nat.-Soo Line Bldg.		
		Minneapolis, Minn.,	State Agent,	National Union Fire Insurance Co.
Ciscel, W. J.	19	544 Jackson St., Milwaukee, Wis.,	Special Agent,	Queen Insurance Co.
Clark, Floyd W.	20	816 Dime Bk. Bldg., Detroit,	State Agent,	Firemans Fund Ins. Co.
Clark, Herbert A.	14	207 N. Michigan Ave., Chicago	Assistant Manager,	National Liberty Fire Insurance Co.
Clark, Junius M.	14	Merchants Bank Bldg., Indianapolis, Ind.,	Special Agent,	New York Underwriters.
Clark, Louis W.	16	306 Grand Rapids Savings Bank, Grand Rapids, Mich.,	Special Agent,	London & Lancashire Insurance Co.
Clark, Montgomery	05	1105 Ins. Exch., Chicago, Ill.,	Assistant Manager,	Hanover Fire Ins. Co.
Clarke, Fred B.	19	1327 Pierce Bldg., St. Louis, Mo.	Manager,	Missouri Audit Bureau.
Clarke, Fred C.,	18	Oklahoma City, Okla.,	State Agent,	Aetna Ins. Co.
*CLARKSON, H.	75	1027 Tyler St., Topeka, Kan.,	Manager,	Advisory Rate and Map Bureau.
Clausen, Carl	06	39 So. LaSalle St., Chicago, Ill.,	Asst. Agency Supt.,	London & Lancashire & Orient Ins. Co.
Clayton, H. W.	02	137 N. Limestone St., Springfield, Ohio,	State Agent,	National Liberty Fire Ins. Co., N. Y.
Cleary, W. W.	20	108 N. Delaware St., Indianapolis, Ind.,	Asst. Secretary,	Union Ins. Co. of Indiana.
Clemons, W. H.	97	137 So. La Salle St., Chicago,	Gen. Adjuster,	Fidelity-Phenix Fire Insurance Co.
Cleveland, Geo. W.	03	Real Estate Exch. Detroit, Mich.	Manager,	Michigan Inspection Bureau.
Clinton, J. H.	12	206 Hartman Bldg., Columbus,	Special Agent,	Liverpool & London & Globe Ins. Co.
*CLOTHIER, A. A.	09	323 Plymouth Bldg., [O. Minneapolis, Minn.,	State Agent,	Firemen's Ins. Co., Newark, N. J.
Cloud, Jos. A.	01	1st Nat. Bank Bldg., Cincinnati, O.,	Special Agent,	Phoenix Assurance Co.
*CLOUGH, ALLEN E.	92	123 William St., New York,	Secretary Com. on Losses and Adjustments,	Pelican Assurance Co.
Coates, Chas. H.	14	207 N. Michigan Blvd., Chicago	Western Manager,	New York Board of Underwriters.
Coates, G. L.	20	106 Free Press Bldg., Milwaukee, Wis.,		National Liberty Fire Insurance Co.
Cobban, Walter H.	19	1126 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	British American & Western Ins. Co.
Cochran, Samuel P.	03	P. O. Box 119, Dallas, Texas,	Manager,	Underwriters Adj. Co.
Coffman, D. Paul	19	331 Union St., Lincoln, Ill.,	General Agent,	Trezevant & Cochran.
Coen, James T.	19	115 Kitchell Av., Olney, Ill.,	Special Agent,	N. Y. Underwriters Agency.
Colbrun, Herman F.	19	771 W. Jackson Boul., Chicago	Special Agent,	Home Insurance Co.
Cole, A. M.	09	207 Alliance Bk Bldg., Alliance, Ohio,	Assistant Manager,	Underwriters Salvage Co.
Cole, Elmer E., Jr.	15	4305 Center Ave., Pittsburgh, Pa.	Special Agent,	Palatine Insurance Co., Ltd., London.
Coleman, Geo. H.	06	209 W. Jackson Blvd., Chicago,	Manager,	Commercial Union Assurance Co., Ltd.
Collins, C. F.	11	Kansas City, Mo.,	Special Agent,	National Union of Pittsburgh.
Collins, W. E.	19	456 Book Bldg., Des Moines, Iowa,	State Agent,	Continental Fire Ins. Co.
*COLSON, H. W.	95	211 Natl. Bk. of Arizona Bldg., Phoenix, Ariz.,		Aetna Insurance Co
Conick, H. C.	15	Minneapolis, Minn.		Niagara Fire Ins. Co.
Cooke, Russell D.	20	Marietta, Ohio,	Special Agent,	
Cooper, R. H.	19	175 S. High St., Columbus, Ohio,		e/o C. W. Sexton & Co.
*CORBET, J. C.	94	642 Monadnock Bldg., Chicago,	Special Agent,	National Liberty Ins. Co.
Cormany, Chas. E.	10	101 Free Press Bldg., Milwaukee, Wis.,	Manager,	Hartford Fire Ins. Co.
			State Agent,	Northern Assurance Co.
				Scottish Union Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Cornell, F. H. *CORNELL, H. F.	15 84-87:90	137 S. LaSalle St., Chicago, Ill., 111 Woodward Terrace, Detroit, Mich.	Ast. Sec'y, Farm. Dept.,	Home Ins. Co.
Corroom, Richard A. Corry, C. B.	18 01	68 William St., N. Y. C., 1240 Huron Road, Cleveland, Ohio,	President,  Special Agent, State Agent,	American Equitable Assur. Co., N. Y.  Liverpool & London & Globe Ins. Co. Pierce & Miller Co.
Cowan, Chas. H. Cowles, Byron K.	16 02	Oklahoma City, Okla., 925 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent, Auto Inspector Supt. Rating,	Phoenix of Hartford. Royal Insurance Co. Missouri Inspection Bureau.
Cox, Eugene A. Cox, W. Ayton Crane, Dorman W.	20 20 18	209 W. Jackson, Chicago, 1330 Pierce Bldg., St. Louis, Mo. 615 Hartman Bldg., Columbus, Ohio,	Special Agent, Special Agent,	Michigan Commercial Ins. Co. Twin City Fire Ins. Co.
Crane, Geo. B. Crary, O. F., Jr.	20 20	Findlay, Ohio, 420 Jackson St., Oshkosh, Wis.,	Special Agent,	Providence Washington Ins. Co.
Crawford, E. K.	09	Rockford, Ill.,	Assistant Manager,	Security Ins. Co., New Haven, Conn. Reliance Ins. Co.
Criley, John R.	16	172 Wisconsin St., Milwaukee, Wis.	Manager,	Northwestern Underwriters Agency.
Cropsey, Robert E.	19	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	National Fire of Hartford.
*CROSBLEY, GEO. R.	91	Webster City, Iowa,	Special Agent,	British America Assurance Co. Western Assurance Co.
Crossan, C. W.	08	1507 Waldheim Bldg., Kansas City, Mo.,	Adjuster.	
Crossman, Alex. F.	19	Planters Hotel, 17 S. Clark St., Chicago, Ill.		
*CUNNINGHAM, J. L. Curtin, Joe. F. Curtis, Chas. E.	78 13 97	Glens Falls, New York. Detroit, Mich., 430 New Guardian Bldg., Cleveland, O.,	Special Agent,  Adjuster.	Detroit F. & M. Ins. Co.
Dafoc, C. A.	17	816 Dime Bk. Bldg., Detroit, Mich.,	State Agent,	Sun Insurance Office.
*DALE, JOHN F. Dalton, Henry L.	96 06	P.O. Box 1037, Omaha, Nebr., 209 W. Jackson Blvd., Chicago, Ill.,	State Agent,  Supervising Underwriter,	Phoenix Ins. Co. of Hartford.  Royal Insurance Co. Concordia Insurance Co. Millers National Ins. Co.
Damkoehler, Frank Danforth, Ralph S. Daniel, Lewis F.	07 20 96-01:04	P.O. Box 282, Milwaukee, Wis. 175 W. Jackson, Chicago, 605 Plymouth Bldg., Minne- apolis, Minn.,	Secretary, Mgr. Auto Dept.  Special Agent,	Scottish Union & Natl. Ins. Co.
*DANIEL, T. R.	82	1821 Wilson Ave., South Pasadena, Cal.		
*DANIELS, W. H. Darlington, Hart DaSilva, Alfred S.	91 87-88:00 19	1216 Ins. Exch., Chicago, P.O. Box 2129, N. Y. City, 801 Sharp Bldg., Kansas City, Mo.,	Adjuster. Asst. U. S. Manager,  State Agent Kansas,	Phoenix of England.  Niagara Fire Ins. Co.
Dauwalter, F. S.	20	1237 Ins. Exch., 175 W. Jack- son Blvd., Chicago, Ill.,	Special Agent,	National Fire Ins. Co.
Davidson, M. S., *DAVIES, JOHN E. Davis, Arthur B.	17 89 09	39 So. La Salle St., Chicago, Ill. 1837 Insurance Ex., Chicago, 1226 McKnight Bldg., Minneapolis, Minn.,	General Inspector, Asst. Genl. Agent,  State Agent,	Hartford Ins. Co. Aetna Insurance Co.  Aetna Ins. Co.
Davis, Arthur J. Davis, Chas. W. Davis, Edw. A.	13 07 11	2033 Insurance Ex., Chicago, 92 William St., N. Y., 111 4th St., Minneapolis,	General Agent, Manager, State Agent,	Arizona Fire Insurance Co. Central Fire Ins. Office. Security of New Haven.

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NAME	Date of Member- ship	ADDRESS	TITLE	COMPANY
Davis, Frank J.	18	801-2 Jefferson Bldg., Peoria, Ill.	Special Agent,	Springfield Fire & Marine.
Davis, George P.	08	76 William St., New York,	Ass't General Agent,	North British & Mercantile Ins. Co.
Davis, John R.	14	1324 Citizens Bldg., Cleveland, Ohio,	Special Agent,	Alliance Ins. Co., Philadelphia.
Davis, O. J.	15	215 Hippee Bldg. Des Moines, Ia.,	State Agent,	Home Ins. Co.
Davy, Jno.	14	202 Engineers Bldg., Cleveland,	Special Agent,	Western Assur. Co. & British Assur. Co.
Day, L. S.	04	354 Pine St., San Francisco, Cal.,	State Agent,	
*DEAN, A. F.	82-84:97	209 W. Jackson Blvd., Chicago,	Manager,	Springfield F. & M. Ins. Co.
Deans, Wm.	00	110 Sansome St., San Francisco, Cal.,	General Agent,	Hanover Fire Ins. Co.
Deatrick, C. T.	02	Franklin Loan & Savings Bk., Columbus, Ohio,	State Agent,	Home Insurance Co. of N. Y.
Deatrick, C. T., Jr.	15	403 Grand Theatre Bldg., Columbus, Ohio,	Special Agent,	Henry Clay Fire Ins. Co.
Deatrick, Robt. S.	09	604 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Home Insurance Co.
De Clercq, Raphael	14	209 W. Jackson, Chicago,	Cook Co. Special Agent,	Continental Ins. Co.
Degenaar, M. L.	18	921 Hamond Bldg., Detroit, Mich.,	Special Agent,	Firemen's Fund & Home F. & M.
Deiber, Jno. F.	15	304 R. A. Long Bldg., Kansas City, Mo.,	Special Agent,	Hartford Fire Ins. Co.
Delmege, Geo. J.	17	808 Eighth St., Des Moines,	President,	Central National Fire Ins. Co.
De Mott, Howard	98	100 William St., New York, N. Y.,	Manager, Local Agent.	Reinsurance Bureau.
*DE ROOD, HOLGER	80	1725 Insurance Ex., Chicago,		Delaware Underwriters.
Detmering, Louis H.	20	1220 First Nat'l Bk. Bldg., Cincinnati, Ohio,	Special Agent,	
DE VEUVE, JAMES H.		Seattle, Wash.		
De Vries, Gerard H.	17	902 Sharp Bldg., Kansas City, Mo.,	State Agent,	New York Underwriters Agency.
De Waard, S. W.	19	Minneapolis, Minn.,	Special Agent,	Firemen's Fund Ins. Co.
*DE WITT, CARROLL L.	92	123 Williams St., New York City	Agency Supt.	Fred S. James & Co., N. Y.
Dickey, W. G.	18	308 McCogne Bldg., Omaha, Neb.,	State Agent,	Fire Association.
Dickinson, H. N.	19	Glens Falls, N. Y.,	Vice-President,	Glens Falls Insurance Co.
Dickinson, Horace K.	19	517 Book Bldg., Detroit, Mich.,	State Agent,	Fire Association.
Diggins, A. B.	99	215 Holland Bldg., Springfield, Mo.	Special Agent,	Fireman's Fund Ins. Co.
Diller, W. A.	19	326 W. Division St., Decatur, Ill.,	Special Agent,	Firemen's Fund Ins. Co.
Dinhaupt, Jos. C.	20	1763 High St., Denver, Colo.,	Special Agent,	New York Underwriters Agency.
Dixon, Guy E.	16	846 Landers Bldg., Springfield, Mo.,	Special Agent,	Great American Insurance Co.
Dodd, John A.	20	8 E. Long St., Columbus, O.,	Secretary,	American Nat'l Fire Ins. Co.
Doerfler, Ed. G.	18	Sioux City, Iowa,	Sec. and Gen'l Manager,	Globe National Fire Ins. Co.
Doll, F. W.	19	3841 Shenandoah Ave., St. Louis, Mo.,	Special Agent,	Caledonian Insurance Co.
Doling, O. W.	14	28 Columbia Bldg., Topeka, Kans.,	Special Agent,	Liberpool & London & Globe Ins. Co.
Donica, J. F.	09	Des Moines, Ia.,	State Agent,	Continental Fire Ins. Co. of N. Y.
Dorger, Ambrose G.	18	1309 First Nat. Bank Bldg., Cincinnati, Ohio,	State Agent,	The Humboldt Fire Ins. Co.
Doten, Harry B.	09	752 Ins. Exch. Bldg., Chicago,	State Agent,	City of New York.
Downing, Howard G.	19	328 Paulton Bldg., Sioux Falls, S. D.,	State Agent,	National of Hartford.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Dox, Chas. E.	00	39 So. La Salle St., Chicago,	Manager,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Doyle, C. J.	17	1503 Wiggins Ave., Springfield, Ill.,	Attorney,	
Dreihls, John	07	6229 Niagara Ave., Chicago,	Adjuster,	Nat'l Board of Fire Underwriters.
Dresser, D. H.	20	175 W. Jackson, Chicago,	Agency Supt.,	Wagner & Glidden.
Drum, Harmon E.	18	Topeka, Kan.,	State Agent,	National Fire Ins. Co.
Drum, Robert A.	19	76 W. Monroe St., Chicago,	State Agent,	Twin City Fire Ins. Co., Minn.
*Drum, Will I.	94	45 Columbia Bldg., Topeka, Kans.,	Special Agent,	Sun Insurance Co.
Duerr, Geo. F.	20	944 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Great American Ins. Co.
Duffey, B. T.	00	Plain Dealer Bldg., Cleveland.	State Agent,	Providence (Wash.) Insurance Co.
Dugan, A. G.	04	39 So. La Salle St., Chicago,	General Agent,	Royal Insurance Co.
Dukes, F. E.,	20	23 N. Penn St., Indianapolis, Ind.,	Special Agent,	Hartford Fire Insurance Co.
Dulaney, J. C.	07	State Nat. Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Aetna Insurance Co.
Dunham, R. B.	18	New First Nat. Bank Bldg., Columbus, Ohio,	State Agent,	Sun Insurance Office.
*DUNLOP, CHAS. D.	87	Providence, R. I.,	Vice-President,	Firemen's of Newark.
Dunning, F. A.	94	Ohio Bldg., Akron, Ohio,	Adjuster.	Providence Washington Ins. Co.
Dux, J. David	19	Box 944, Sioux Falls, S. D.,	State Agent,	N. Y. Underwriters Agency.
Dye, J. O.	01	1 Liberty St., N. Y. City,	Manager,	Rochester Dept. Great Amer. Ins. Co., New York.
Dykeman, H. A.	20	Columbus, Ohio,	State Fire Marshal.	
Dyson, Lewis E.	18	215 American Bank & Trust Bldg., Denver, Colo.,	State Agent,	Ins. Co. North America.
Earp, Tom E.	15	43 No. 86 Mitchell St., Milwaukee, Wis.,	Special Agent,	Hartford Fire Ins. Co.
Easton, C. L.	00	602 Wells Bldg., Milwaukee, Wis.,	Special Agent,	Northern Assurance Co.
Easton, E. B.	18	617 First Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	New York Underwriters Agency.
*EBBERT, GEO. G.	94	209 W. Jackson, Chicago,	Manager Suburban Dept.	Insurance Company North America.
Eblen, Roy E.	15	551 Pierce Bldg., St. Louis, Mo.,	State Agent,	Phoenix Ins. Co. of Hartford.
*EDDY, H. C.	84	76 W. Monroe St., Chicago,	Resident Secretary,	{ Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Eddy, H. C., Jr.	12	76 W. Monroe St., Chicago,	Special Agent,	
Edler, Frederick W.	17	617 First Nat. Bank Bldg., Milwaukee, Wis.,	State Agent,	Commercial Union Assurance Co.
*EDMONDS, J. FRANK	93	P.O. Box 1578, Denver, Colo.	Resident Secretary,	{ New York Underwriters. Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Eggert, John H.	15	1043-7 Pierce Bldg., St. Louis, Mo.,	Special Agent,	
Elder, E. D.	12	510 Commonwealth Bldg., Pittsburgh, Pa.,	Special Agent,	Connecticut Fire Ins. Co.
Eldridge, Frank L.	15	Wichita, Kan.,	Special Agent,	Home Ins. Co. of N. Y.
Elgas, C. R.	11	1219 M St., Lincoln, Neb.,	Special Agent,	Great American.
Elliott, Webb M.	18	Des Moines, Iowa,	Manager State Dept.,	Aetna Insurance Co.
Ellis, Bert C.	19	241 Lemcke Annex, Indianapolis, Ind.,	Special Agent,	Phoenix Ins. Co., Hartford.
Elmers, H. B.	19	Rockford, Ill.,	Assistant Manager,	Mechanics & Traders.
Engle, Fred W.	19	Ins. Exch., Chicago, Ill.,	State Agent,	American Insurance Co.
				Great American Insurance Co.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Engle, John R.	19	Winchester, Ind.,	State Agent,	National Liberty Insurance Co.
Engle, Robert L.	19	Winchester, Ind.,	Special Agent,	National Liberty Insurance Co.
Eliassen, R. A.	20	614 175 W. Jackson, Chicago,	Special Agt, Auto Dept.,	
Ellis, Howard J.	20	71 Griswold St., Detroit, Mich.	Adjuster,	Underwriters Adjusting Co
Ely, Wm. L.	01	Monroe City, Mo.,	Special Agent,	Ins. Co. of North America.
Enck, Paul A.	20	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Firemen's Fund Insurance Co.
Ensweiler, Will	20	1655 175 W. Jackson, Chicago,	Special Agent,	Milwaukee Mechanics Insurance Co.
*ENGELMANN, C. P.	91	526 Diversey Parkway, Chicago, Ill.,		Westchester Insurance.
Erion, Frank L.	06	39 So. La Salle St., Chicago,	Assistant Manager.	Western Adjustment & Inspection Co.
Eshelman, Howard S.	20	23 N. Penn St., Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Essig, Geo.	07	1706 Insurance Ex., Chicago,	Secretary,	Metropolitan Fire Ins. Co., Chicago.
Evans, Archibald G.	08	401 So. 14th St., Lincoln, Neb.	Special Agent,	Continental Insurance Co.
Ewing, Edmond	18	Nashville, Tenn.,	Special Agent,	Royal Ins. Co.
Eymann, Geo. H.	13	1555 Lemcke Annex. Indianapolis, Ind.,	Special Agent,	Sterling Fire Insurance Co.
Faats, John B.	95-97:08	Milwaukee, Wis.,	Manager,	Northwestern Underwriters' Agency.
Failing, M. M.	18	25 Shindan Ave., Indianapolis, Ind.,	Special Agent,	Great American Ins. Co.
Fairbairn, A. G.	11	137 So. La Salle St., Chicago,	State Agent,	Firemen's Insurance Co. of New Jersey.
*Fargo, F. M.	91	1306 Wash. Ave., Minneapolis, Minn.,	Special Agent,	Rochester Underwriters.
Fargo, H. B.	02	St. Louis, Mo.,	Adjuster,	Western Adjustment and Inspection Co.
Farmer, L. G.	19	86 Mich. St., Milwaukee, Wis.,	Special Agent,	London & Lancashire Ins. Co.
Fassold, Frank	08	Milwaukee, Wis.,	Manager,	New Brunswick.
Faulkner, W. J.	18	12233 W. 37th St., Des Moines, Iowa,	Special Agent,	U. S. Fire Ins. Co. and No. River Ins. Co.
Faymonville, W. J.	19	76 W. Monroe St., Chicago,	Supt. Auto. Dept.,	Fireman's Fund Ins. Co.
Feiler, William	17	1555 Ins. Ex. Bldg., Chicago,	Adjuster.	
Feiler, Wm. R.	20	1555 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Independent Adjuster.	
Feind, Geo. A.	18	76 W. Monroe St., Chicago,	Special Agent,	Great American Ins. Co.
Finch, Clarence E.	19	1327, 175 W. Jackson, Chicago	Special Agent,	Commercial Union Assur. Co.
Fidlar, C. R.	08	801 Sharp Bldg., Kansas City, Mo.,	State Agent,	Gansey, Anthony, Fidlar, Baird Co.
Finke, H. F.	15	1204 First Nat'l Bank Bldg., Cincinnati, Ohio,	Manager,	National Liberty Ins. Co., N. Y.
Fipp, August B.	11	Defiance, Ohio,	State Agent,	Automobile Ins. Co., Hartford, Conn.
Fish, P. O.	08	Tenny Bldg., Madison, Wis.,	General Agent,	Fish & Shulkamp General Agency.
Fisher, F. M.	15	Paducah, Ky.,	President,	Ohio Valley Ins. Co.
*FISHER, G. M.	88	1413 Insurance Ex., Chicago,	Secretary,	Railway Underwriters.
Fisher, G. W.	20	1811 N. 2nd St., Shelbyville, Ill.,	Special Agent,	Hartford Fire Insurance Co.
*FISHER, WALTER I.	91	1236 Plymouth Bldg., Minneapolis, Minn.,	Manager,	General Inspection Co.
Fitzgerald, Donald D.	18	204 Hume Mansur Bldg., Indianapolis, Ind.,	Special Agent,	National Fire Ins. Co. of Hartford, Conn.
Fitzgerald, John	03	204 Hume Mansur Bldg., Indianapolis, Ind.,	State Agent,	Queen Insurance Company.
Fitzgerald, J. J.	19	812 Board of Trade, Indianapolis, Ind.,	Assistant Secretary,	Grain Dealers Nat. Mutual Fire.
Fitzgerald, W. E.	15	10 E. Exchange St., Akron, O.,	Special Agent,	Queen Ins. Co.
Flaws, Jas. A.	14	1739 First Natl. Bk. Bldg., Chicago,	Special Agent,	Hanover Fire Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Fleming, A. W.	05	1220 Columbus Savings & Trust Bldg., Columbus, O.,	State Agent,	American Natl. Fire Ins. Co.
*FLEMING, J. D.	79-81:97	Marshall, Mo.,	State Agent,	Connecticut Fire Ins. Co.
Fleming, T. Alfred	17	76 William St., New York,		Natl. Board of Fire Underwriters.
Fletcher, T. R.	06	Ins. Exch., Chicago, Ill.,	State Agent,	Scottish U. & N. and State Fire.
Fletcher	19	1015 Trust Bldg., Indianapolis, Ind.		
Flickinger, W. B.	13	209 W. Jackson, Chicago,	General Agent,	Philadelphia Underwriters.
Flickner, Edward A.	18	215 Hartman Bldg Columbus, Ohio,	State Agent,	{Pittsburg Fire Ins. Co. Republic Fire Insurance Co. The Western Ins. Co.
Fogg, Walter R.	19	307 Hartman Bldg., Columbus, Ohio,	Special Agent,	N. Y. Underwriters Agency.
Follett, O. W.	10	500 S. & L., Des Moines, Ia.,	State Agent,	National Union.
Folkman, H. H.	19	Standard Life Bldg., Decatur, Ill.,	State Agent,	Conn. Fire Ins. Co.
Forbush, Wm. P.	15	771 W. Jackson Boul., Chicago.	Manager,	Underwriters Salvage Company.
*FORT, C. W.	88	408 American Bk. Bldg., Kansas City, Mo.,	State Agent,	Home Ins. Co., N. Y.
Foster, James E.	16	Barker Block, Omaha, Neb.,	Secretary,	National American Fire Ins. Co.
Foster, Rufus M.	19	510 Wilmac Bldg., Minneapolis, Minn.,	Manager,	Zenith Insurance Office.
Fox, Edwin C.	92-04:10	76 William St., New York City,	Gen. Agent,	North British & Mercantile Ins. Co.
Fox, F. Wager	08	1827 Ins. Exch., Chicago, Ill.,	Special Agent,	Aetna Insurance Co.
Fowler, Lee B.	19	3322½ Michigan Ave., Indiana Harbor, Ind.,	Special Agent,	Niagara Fire Ins. Co.
Fracker, C. W.	15	416 Central Life Bldg., Des Moines, Ia.,	State Agent,	Springfield F. & M. Ins. Co.
Frappier, C. O.	19	Lansing, Mich.,	Special Agent	Boston Insurance Co.
Frasier, E. G.	08	440 Broadway, Milwaukee, Wis.,	Vice-President,	Eldred Agency,
Freedy, M. A.	10	303 Ry. Exchange Bldg., Milwaukee, Wis.,	Special Agent,	Phoenix Insurance Co., Hartford.
Freeman, E. S.	00	1051 S. 29th St., Omaha, Neb.,	Special Agent,	Agricultural Ins. Co.
Frelinghuysen, J. S.	13	111 Williams St., New York,	President,	Stuyvesant Fire Ins. Co.
*FRIENDLEY, H. H.	87	Indianapolis, Ind.,	State Fire Marshal.	
Frifeldt, C. N.	09	200 Hall Bldg., Kansas City, Mo.,	Special Agent,	Northwestern National Ins. Co.
Frink, W. M.	07	209 W. Jackson Blvd., Chicago,	Supt. of Agents,	Royal Insurance Co.
Fry, Paul	16	209 W. Jackson, Chicago, Ill.,	Secy. and Genl. Manager,	Western Auto Underwriters Conference
Fuessel, F. G., Jr.	13	4641 Enright Ave., St. Louis,	State Agent,	Starkweather & Shepley Co.
Fulton, George R.	19	D'Esopa Bldg., Hartford, Ct.,	Exc. Special Agent,	Automobile Insurance Co.
Funkhouser, M. L. C.	03	1543 Insurance Ex., Chicago,	Local Agent,	M. L. F. Funkhouser & Co.
Gable, Jesse O.	03	1838 Dime Saving Bk. Bldg., Detroit, Mich.,	Special Agent,	{Fidelity Mutual Life. Aachen & Munich Fire Insurance Co.
Gabriel, W. H.	18	1237 Ins. Exch., Chicago, Ill.,	Special Agent,	National Fire Ins. Co.
Gallagher, Jno. A.	14	Ins. Exchange, Chicago,	Supt. Auto. Dept.,	Aetna Insurance Co.
Gallagher, Thos. E.	98	1837 Insurance Ex., Chicago,	General Agent,	Aetna Ins. Co.
Gallagher, V. L.	15	309 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Ins. Co.
Gamble, Harry	09	905 Lemcke Bldg., Indianapolis, Ind.,	Special gent,	Atlas Assurance Co., Ltd.
Gantart, F. A.	08	76 Williams St., New York,	Asst. Genl. Agt.,	North British & Mercantile Ins. Co.
Gardner, J. R.	09	630 Gas & Electric Bldg., Denver, Colo.,	Secretary and Manager,	{The Merchants Fire Insurance Co. The Mercantile Fire Insurance Co.
Garlich, E. M.	19	1420 Pierce Bldg., St. Louis, Mo.		

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Garlick, H. C.	17	411 American Bank Bldg., Kansas City, Mo.,	State Agent,	Providence, Washington.
Garrett, Geo. A.	18	614 Ins. Exch., Chicago, Ill.,	Special Agent,	The Automobile Ins. Co.
Gavin, James A.	20	207 N. Michigan Ave., Chicago,	Auto Supt.,	National Liberty Insurance Co.
Gerow, Wynn C.	04	Kalamasoo, Mich.,	Special Agent,	Scottish Union & Nat'l Ins. Co.
Giberson, H. P.	10	Box 1527, Denver, Colo.,	Assistant Manager,	Brit. America & Western Assur. Co.
Gilbert, A. C.	02	1215 Ford Bldg., Detroit, Mich.,	Special Agent,	London & Lancashire Fire Ins. Co.
*Gill, Geo. C.	90	Quincy, Ill.,	Manager,	Orient Ins. Co.
Gilmore, B. J.	00	3530 Balsam Ave., Apt. 1., Indianapolis, Ind.,	Special Agent,	Quincy Adjustment & Service Bureau.
Girardot, Francis J.	20	71 Griswold St., Detroit,	Adjuster,	Great American Ins. Co., N. Y.
Gleiser, O. C.	20	76 W. Monroe St., Chicago,	Special Agent,	Underwriters Adjusting Co.
*Glidden, H. H.	82	2158 Insurance Ex., Chicago,	Manager,	Commercial Union Insurance Co.
Glidden, Henry L.	09	1466 Insurance Ex., Chicago,	Adjuster,	Chicago Board of Underwriters.
Glomstad, A. R.	20	Minneapolis, Minn.,	State Agent,	Wagner & Glidden.
Goddard, Convers	09	1414 Ins. Ex., Chicago,		Twin City Fire Insurance Co.
Goebel, J. W.	08	Columbia Bldg., Cleveland, O.	Local Agent,	Shotter, Faeber, Goebel Co.
Goldthorp, Frank	14	515 Missouri Ave., E. St. Louis, Ill.,	Special Agent,	Insurance Co. of North America.
Gommersall, R. R.	19	220-222 Reich Bldg., Springfield, Ill.,	Special Agent,	Aetna Insurance Co.
Good, Chas. W.	05	901-33 S. La Salle St., Chicago,	State Agent,	London & Lancashire Ins. Co.
Goodfellow, S. E.	20	700 Hartman Bldg., Columbus, Ohio,	Special Agent,	Great American, N. Y. Ohio Field.
Goodman, E. H.	07	P.O. Box 552, Detroit, Mich.,	Special Agent,	Northern Assurance Co., England.
Goodwin, Wm. B.	08	1007-8 Hartman Bldg., Columbus, Ohio,	State Agent,	Aetna Insurance Co., Hartford.
Gordon, Fred. F.	94-95:99	Milwaukee, Wis.,	State Agent,	Michigan Commercial Ins. Co.
Gordon, W. A.	02	703 Third Ave., S., Minneapolis, Minn.,	Manager Hail Dept.	American Alliance.
Gordon, Samuel T.	19	1004 Stacks Bldg., Louisville, Ky.,	Special Agent,	Glens Falls Ins. Co.
Gorham, Charles H.	10	Columbia Bldg., Louisville, Ky.,	Special Agent,	Firemen's Fund Ins. Co., N. J.
Gorham, Chas. N.	08	Rockford, Ill.,	Assistant Manager,	American Ins. Co., N. J.
Gormly, Alfred S.	20	440 Broadway, Milwaukee, Wis.,	Special Agent,	Springfield Fire & Marine Ins. Co.
Gosnell, J. H.	19	1131 McKnight Bldg., Minneapolis, Minn.,	Special Agent,	Minnesota & No. Dak. Fire Underwriters
Graham, Geo. M.	13	413 Ninth St., So., Box 365, Fargo, N. D.,	State Agent,	Liverpool & London & Globe Ins. Co.
Graham, W. J.	17	1405 Majestic Bldg., Detroit,	Treasurer and Manager,	Hayes Ins. Agency.
Grannott, Milton H.	19	2163 Ins. Exch., Chicago, Ill.,	Special Agent,	N. Y. Underwriters Agency.
Grasse, C. Arnold	19	1743 Ins. Exch., Chicago, Ill.,		Ins. Improved Risks.
Gravenstine, Ray T.	16	86 Michigan St., Milwaukee, Wis.,	State Agent,	Home Insurance Co.
Gray, George B.	05	950 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Hanover Ins. Co.
*Gray, J. H.	94	307 Gasco Bldg., Columbus, O.,	State Agent,	Hand in Hand Underwriters.
Gray, Robert J.	19	1240 Huron Road, Cleveland, Ohio,	Special Agent,	Palatine Ins. Co., Ltd.
Gregg, H. F.	20	209 W. Jackson, Chicago,	Special Agent,	North British & Mercantile Ins. Co.
Green, A. H.	12	1301 Insurance Ex., Chicago,	Special Agent,	Scottish Union & National.
Green, O. E.	10	905 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Royal Insurance Co.
				Atlas Insurance Co.
				Providence Washington Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Greenberg, H. M.	13	Drawer Y, Chicago, Ill.,	State Agent,	National Liberty Ins. Co.
Greene, F. M.	98	P.O.Box 81, Minneapolis, Minn.	Special Agent,	Citizens Ins. Co., St. Louis, Mo.
Greer, F. J.	18	c/o A. D. Baker & Co., Lansing, Mich.,	Manager Auto Dept.,	Boston, Old Colony.
Greer, Robt. C.	05	2037 Insurance Ex., Chicago,	Manager R'y Dept.,	Marsh & McLennan.
Greer, W. J.	98	80 Maiden Lane, New York,	General Manager,	General Adjustment Bureau.
Grefe, Theo. F.	18	Des Moines, Iowa,	Secretary,	Central Nat. Fire Ins. Co.
Gregory, J. W.	17	Freeport, Ill.,	Assistant Manager,	Crum & Foster.
Grider, H. L.	18	11205 Greenview Ave., Cleveland, Ohio,	Special Agent,	Western Factory Ins. Asso.
Gross, A. R.	01	Minneapolis, Minn.,	State Agent,	Ins. Co. of North America.
Griffith, R. H.	15	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Ins. Co.
Griffith, T. E.	15	709 Sharp Bldg., Kansas City, Mo.,	State Agent,	Continental Ins. Co.
Griffiths, J. C., Jr.	00	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Commercial Union Assurance Co., Ltd.
Grim, M. F.	09	8 E. Broad St., Columbus, Ohio,	State Agent,	Palatine Insurance Co., Ltd.
Grim, R. W.	06	203 Hartman Bldg., Columbus, Ohio,	Special Agent,	Phoenix of Hartford.
Griswold, F. M.	15	56 Cedar St., New York,	General Inspector,	Royal Exchange Assurance.
Gross, George G.	09	500 Hartman Bldg., Columbus, Ohio,	State Agent,	Home Ins. Co.
Grossmith, L. B.	13	St. Paul, Minn.,	Assistant Secretary,	National Fire Ins. Co.
Groves, F. W.	11	2119 Ins. Exchange, Chicago,	Adjuster,	St. Paul F. & M. Ins. Co.
Grupe, A. H.	05	New York City, N. Y.,	Special Agent Auto Dept.	Underwriters Adjusting Co.
Grupe, L. W.	08	53 W. Jackson Bvd., Chicago,	Special Agent,	H. G. B. Alpanda & Co.
Gund, F. M.,	04	Freeport, Ill.,	Manager,	Northern Assurance Co., England.
Gustavson, Walter	14	New York, N. Y.,		{ U. S. Fire Ins. Co.
Guy, James E.	19	137 S. La Salle St., Chicago,	Auto Dept.,	{ North River Ins. Co., Western Dept.
Guston, G. C.	18	175 W. Jackson Blvd., Chgo.,	Mgr. Cook Co. Dept.,	Niagara Fire Insurance Co.
Haan, William A.	19	Grand Rapids, Mich.,	Secretary,	Fidelity-Phenix Ins. Co.
Haas, Geo. E.	03	Williamson Bldg., Cleveland, Ohio,	Manager,	Pennsylvania Fire Ins. Co.
Haeger, L. H.	19	1000 Bitting Bldg., Wichita, Kan.,	State Agent,	Grand Rapids Merchants Mutual Fire Ins. Co.
Hagan, Thomas F.	20	86 Michigan St., Milwaukee, Wis.,	Special Agent,	Atlas Assurance Co.
Hagen, Melvin G.	18	Box 241, Fargo, N. D.,	State Agent,	Central State Fire.
Haines, W. E.	12	Le Roy, Ohio,	Secretary,	Commercial Un. & Associate Cos.
Hall, A. C.	19	Central Life Bldg., Des Moines, Iowa,	Special Agent,	Hanover Fire Ins. Co.
Hall, Arthur S.	08	1st Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	Ohio Farmers Insurance Co.
Hall, Charles P.	16	Ins. Exch., Chicago, Ill.,	Special Agent,	Firemen's Fund Ins. Co.
Hall, J. M.	16	519 Wheeling Bk., and Trust Bldg., Wheeling, W. Va.,	State Agent,	Atlas of London.
Hall, Theo. D.	97	276 King Ave., Detroit, Mich.		Arizona Fire Insurance Co.
Hall, Thrasher	12	29 Campau Bldg., Detroit, Mich.,	Adjuster,	L. & L. & G. Ins. Co.
Hall, T. Graham	17	Nashville Trust Bldg., Nashville, Tenn.,	General Agent,	Underwriters' Adj. Co.
Hamlin, Lee L.	07	Kennedy Bldg., Omaha, Neb.,	Local Agent,	Hall & Benedict.
Hannan, Geo. H.	05	813 Ins. Exch., Chicago, Ill.,	Manager,	Foster Barker Co.
				Central Underwriting Agency.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Hansen, H. M.	11	Insurance Exch., Chicago,	c/o R. A. Napier & Co.,	Agency.
Hansen, Walter	20	1216 Detroit Savings Bank Bldg., Detroit, Mich.,	Special Agent,	Commercial Union Ins. Co.
Hanson, Jno. A.	06	1029 Plymouth Bldg., Minneapolis, Minn.	Adjuster,	Western Adj. Co.
Harbeck, J. Henry	15	Appleton, Wis.,	State Agent,	Dubuque F. & M. Ins. Co.
Harding, Jno. C.	13	209 W. Jackson Blvd., Chicago,	Assistant Manager,	Springfield F. & M. Insurance Co.
Hare, Robt. P., Jr.	14	306 Citizens Bldg., Columbus, Ohio,	State Agent,	Hartford Fire Insurance Co.
Harrigan, Danl. J.	14	1631 Ins. Ex. Bldg., Chicago,	Managing Underwriter,	St. Paul F. & M. Ins. Co.
Harrison, Will. H.	13	620 Securities Bldg., Des Moines, Ia.,	Special Agent,	Aetna Ins. Co., Hartford, Conn.
*HARVEY, R. D.	91	1 W. 85th St., New York City,	U. S. Manager,	Commercial Union Assurance Co.
Haselton, F. C.	00	Hartford, Conn.,	General Adjuster,	Royal Exchange Assurance.
Haser, Roy V.	19	805 Chamber of Commerce, Chicago,	Special Agent,	Phoenix Insurance Co.
Hatch, Edw. B.	13	1029 Insurance Ex., Chicago,	Secretary,	Ohio Farmers Insurance Co.
Hatcher, Chas. C., Jr.	17	39 S. La Salle St., Chicago,	Special Agent,	The Governing Comm.
Hatfield, S. K.	99	425 Peo. Life Bldg., Peoria, Ill.,	Adjuster.	Hartford Fire Insurance Co.
Hathorn, Frank E.	07	2932 Brattleboro Ave., Des Moines, Iowa,	State Agent,	Hanover Fire Ins. Co.
Hawley, H. Frank	12	Le Roy, Ohio,	President,	Ohio Farmers Insurance Co.
Hawthurst, M. M.	05	1105 Oakland Ave., Ann Arbor, Mich.,	Agent,	London Assurance Corp.
Hayden, Chester M.	18	2115 Ins. Exch., Chicago,	Special Agent,	Glens Falls Ins. Co.
Hayden, J. G.	19	1218 State Nat. Bank Bldg., Oklahoma City, Okla.,	State Agent,	Hanover Ins. Co.
Hayden, Thos. E.	11	1151 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	British America Assurance Co.
Hayes, A. E.	13	Majestic Bldg., Detroit, Mich.,	Manager,	
Haynes, W. H.	16	1313 Wells Bldg., Milwaukee,	Special Agent,	Connecticut Fire Insurance Co.
Head, G. E.	16	Paducah, Ky.,	Special Agent,	Ohio Valley Fire Ins. Co.
Heasley, Elmer E., Jr.	20	1102 Swetland Bldg., Cleveland, Ohio,	Adjuster,	Underwriters Adjusting Co.
Hecox, Chas. L.	98	Title Guaranty Bldg., St. Louis, Mo.,	Secretary,	Liberty Fire of St. Louis.
Hedwell, Chas. J.	14	831 Metropolitan R.R. Bldg., Minneapolis, Minn.,	General Agent,	Svea Insurance Co.
Heenan, Jno. R.	14	1413 Ford Bldg., Detroit, Mich.,	Special Agent,	Springfield, F. & M. Ins. Co.
Hegler, M. F.	19	Milwaukee, Wis.,	State Agent,	Royal Insurance Co.
Helliwell, C. P.	13	209 W. Jackson Bldg., Chicago, Ill.,	2nd Asst. Manager,	Niagara Fire Ins. Co.
Henderson, S. J.	08	N. Y. Life Bldg., Omaha, Neb.,	Special Agent,	Insurance Co. North America, Phila.
Hendrickson, Chas. U.	09	208 Kennedy Bldg., Omaha, Neb.,	Special Agent,	Home Ins. Co.
Henne, E. A.	15	Postal Telegraph Bldg., Chicago, Ill.,	Special Agent,	Continental Ins. Co.
Henriksen, Walter A.	20	133 W. Washington St., Chicago, Ill.,	Special Agent,	Ohio Farmers Insurance Co.
Henry, Donald D.	14	Merchants Bank Bldg., Jefferson City, Mo.,	Special Agent,	Commercial Union Assur. Co.
Henry, W. B.	02	509 American Bk. Bldg., Kansas City, Mo.,	Adjuster,	Fidelity-Phenix Fire Insurance Co.
Herberg, Benjamin	19	1002 Builders Exchange, Minneapolis, Minn.,	Special Agent,	Twin City Fire Ins. Co.
Herd, Jno. W.	12	St. Louis, Mo.,	Special Agent,	Scottish Union & National.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Herman, Frank G.	08	2116 N. Meridian St., Indianapolis, Ind.,	State Agent,	Agricultural Ins. Co.
Herman, W. H.	99	421 Cuyahoga Bldg., Cleveland, Ohio,	State Agent,	Hand in Hand Underwriters.
Hess, Fred D.	13	425 Peoria Life Bldg., Peoria, Ill.,	State Agent,	Palatine Ins. Co., Ltd.
Hesselgren, O.	18	706 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agent,	American Ins. Co. of Newark.
Hewett, B. L.	10	Lansing, Mich.,		Pittsburgh Und.
Hicks, Everett J.	19	902 Ford Bldg., Detroit, Mich.,	State Agent,	Rawlings & Hewett.
Hiestand, Jean C.	20	La Roy, Ohio,	Manager Auto Dept.,	N. Y. Underwriters Agency.
Hilgemann, L. C.	19	440 Broadway, Milwaukee, Wis.		Ohio Farmers Insurance Co.
*HIGBEE, W. E.	92	Insurance Exchange, Chicago,	General Agent,	Springfield Fire & Marine Ins. Co.
*HIGLEY, CHAS. W.	91	1105 Insurance Ex., Chicago,	General Agent,	Fred S. James & Co.
Higley, W. M.	03	925 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent,	Hanover Fire Insurance Co.
Hilbert, Carl E.	04	86 Mich. St., Milwaukee, Wis.,	Special Agent,	Hanover Fire Insurance Co.
*HILDRETH, L. E.	82-84:90	39 S. La Salle St., Chicago,	Adjuster,	Orient Fire Ins. Co., Ltd.
*HILL, HERBERT C.	81	141 Milk St., Boston, Mass.,	General Adjuster.	London & Lancashire.
Hill, W. F.	19	145 Cherry St., S. E., Grand Rapids, Mich.,	Special Agent,	Hartford Fire Insurance Co.
Hiltabrand, G. D.	15	Peoria, Ill., Box 363,	Special Agent,	Home Insurance Co.
Hix, A. H.	20	Martinsville, Ill.,	Special Agent,	Home Ins. Co., N. Y.
*HYTCHCOCK, E. M.	85	4552 S. York Ave., Minneapolis, Minn.,	Adjuster,	American Eagle Insurance Co.
Hobbins, J. N.	98	23 E. Main St., Madison, Wis.,	Independent Adjuster.	Western Adjustment Co.
Hodge, W. G.	16	P. O. Box 363, Fargo, N. D.,	State Agent,	Twin City Fire Insurance Co.
Hodges, W. C.	19	Topeka, Kansas,	Manager,	Wisconsin Inspection Bureau.
Hoelscher, Fred A.	19	519 Sweetland Bldg., Cleveland, Ohio,	Special Agent,	Atlas Assurance Co.
Hoff, John E.	19	1827 Ins. Exch., Chicago, Ill.,	Special Agent	Aetna Fire Ins. Co.
Hoffman, Dudley L.	15	443 Pierce Bldg., St. Louis, Mo.	Special Agent,	Orient Ins. Co.
Hoffman, Henry	15	1821 Ins. Ex. Bldg., Chicago,	Office Mgr.,	Marquette Nat.
Hoffman, J. W.	11	946 Lock Box, Kansas City, Mo.,	Special Agent,	London & Lancashire Insurance Co.
Hogan, T. M.	10	1711 Insurance Ex., Chicago,	Special Agent,	Dubuque F. & M. Ins. Co.
Hoit, W. E.	96-99:03	816 Dime Bank Bldg., Detroit, Mich.,	Adjuster.	
Holderman, B. T.	19	509 Merchants Bank Bldg., St. Paul, Minn.,	Special Agent,	N. Y. Underwriters Agency.
Holm, Art. E.	19	513 Citizens Bank Bldg., Decatur, Ill.,	Special Agent,	National Liberty Ins. Co.
Holtford, F. R.	03	2113 Insurance Ex., Chicago,	State Agent,	North British & Merc. Insurance Co.
Holton, George W.	07	Des Moines, Iowa,	State Agent,	Phoenix Ins. Co., Conn.
Hoops, W. S.	18	P. O. Box 447, Springfield, Ill.,	Special Agent,	Aetna Ins. Co.
Hoover, John	98	494 So. Ludlow Arcade, Dayton, O.,	Special Agent,	London & Lancashire Fire Ins. Co.
Hoskins, F. S.	07	431 Leader Bldg., Cleveland, O.,	Manager,	Orient Insurance Co.
Hosmer, Robt. C.	16	207 N. Michigan Ave., Chicago.	Asst. Manager,	Home Insurance Co., of New York.
Houge, Henry J.	12	Hartford, Conn.,	Manager,	National Liberty Ins. Co.
Hough, B. T.	14	Des Moines, Ia.,	Special Agent & Adjuster.	Niagara-Detroit Underwriters Agency.
Houghton, H. A.	10	Boone, Iowa,	Special Agent,	Hartford Fire Insurance Co.
Houk, W. E.	15	1611 So. 7th St., Terre Haute, Ind.,		Firemen's Insurance Co., N. J.
Houseman, C. M.	11	137 So. La Salle St., Chicago,	Special Agent,	United States Fire Ins. Co.
Houston, T. J.	11	Insurance Ex., Chicago,	Adjuster,	Home Insurance Co.
				c/o Marsh & McLennan.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Hout, R. B.	19	26 Arcade Bldg., Cleveland, O.,	Special Agent,	Ohio Farmers Ins. Co.
Howd, R. B.	20	1426 Pierce Bldg., St. Louis, Mo.,	State Agent,	Phoenix Assur. Co. of London.
*Howe, H. I.	96	Winona, Minn.,	District Manager,	General Inspection Co.
Howe, Robert F.	19	1320 Farman St., Omaha, Neb.,	State Agent,	N. Y. Underwriters Agency.
Howell, R. S.	13	311 Masonic Temple, Des Moines, Ia.,	Vice-President and Secy.,	Hawkeye Securities Fire Ins. Co.
Hoyt, Chas. S.	19	Union Trust Bldg., Sioux Falls, S. D.,	State Agent,	Aetna Insurance Co.
*HUBBARD, FRED A.	96	34 Pine St., New York, N. Y.,	Vice-President,	Hanover Fire Insurance Co.
Hubbell, Jos. G.	00-06:10	108 So. La Salle St., Chicago,	Manager,	National Inspection Co.
*HUBBLE, J. W.	94	Jacksonville, Ill.,	Adjuster.	
*HUBBLE, L. J.	96	223 Westminster St., Monmouth, Ill.,	Adjuster.	
Hudler, Howard	03	2131 Ins. Exch., Chicago,	Special Agent,	Northwestern Natl. Ins. Co.
Huggard, R. T.	04	701 Hartman Bldg., Columbus, Ohio,	State Agent,	Great American Ins. Co.
Hughes, Harry H.	20	23 N. Penn St., Indianapolis, Ind.,	Special Agent,	Aetna Fire Insurance Co.
Hughes, W. C.	07	514 McDougall Ave., Detroit, Mich.,	Superintendent.	The Columbian National Fire Ins. Co.
Hull, Benning	20	76 W. Monroe St., Chicago,	Special Agent,	Great American Insurance Co.
Hull, Harry W.	17	494 Ludlow Arcade, Dayton,	Special Agent,	London and Lancashire Ins. Co.
Hull, John W.	20	New York, N. Y.,	Special Agent,	American Eagle Insurance Co.
Hurd, E. R.	03	1743 Insurance Ex., Chicago,	Asst. Cook Co. Manager,	Home of New York.
Hutchins, W. S.	19	1443 Ins. Exch., Chicago, Ill.,	Local Secretary,	North British & Mercantile Ins. Co.
Hutchinson, C. W.	08	Menominee, Mich.,	Special Agent,	Mich. F. & M. Ins. Co.
Hutchinson, R. A.	10	Weyauwega, Wis.,	Special Agent,	Baumann & Gordon Gen'l Agency.
Huth, Godfrey C.	19	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	Queen Insurance Co.
Hyatt, Harry V.	18	1005 City Trust Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Ins. Co.
Ingalls, C. T.	04	P.O. Box 559, Oklahoma City, Oklahoma,	Manager,	Okla. Insp. Bureau. New Jersey Fire & Peoples Nat. of Phila. Sun Insurance Office.
Ingledow, Freeman B.	20	76 W. Monroe St., Chicago,	Special Agent,	
Irish, J. Floyd	07	Houseman Block, Grand Rapids, Mich.,		Peninsular Fire Ins. Co.
*Irvin, E. C.	77-78:97	417 Walnut St., Philadelphia,	President,	Fire Association.
Isham, Lewis S.	20	2119 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Adjuster,	Underwriters Adjusting Co.
Ives, Ralph B.	15	1837 Ins. Exch. Bldg., Chicago,	Vice-President,	Western Branch Aetna Ins. Co.
Jack, M. Dick	17	175 W. Jackson Blvd., Chicago,	Office Supervisor,	Marsh & McLennan.
Jack, William A.	20	1415 Pierce Bldg., St. Louis, Mo.,	Local Manager,	Royal Insurance Co.
Jacobs, A. S.	09	209 W. Jackson Blvd. Chicago,	State Agent,	Queen Ins. Co.
Jacobs, Wm. F.	04	1868 Insurance Ex., Chicago,	Adjuster.	
James, C. R.	20	1837 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Special Agent,	Aetna Insurance Co.
James, L. B.	16	129 W. Congress St., Hillsdale, Mich.,	Special Agent,	New Hampshire Fire Insurance Co.
Jamieson, John C.	19	722 Gas & Electric Bldg., Denver, Colo.,	State Agent,	N. Y. Underwriters Agency.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Jaqua, Paul E.	20	3120 Forest Ave., Des Moines, Iowa,	Special Agent,	Hanover Fire Insurance Co.
Jenkinson, A. W.	10	2168 Insurance Ex., Chicago,	Special Agent,	Northern Assurance Co.
Jewell, E. W.	03	1305 Insurance Ex., Chicago,	Ass't Manager,	Atlas Assurance Co.
Johnson, Arthur B.	19	613 N. Y. Life Bldg., Minneapolis, Minn.,	Special Agent,	Hartford Fire Ins. Co.
Johnson, Geo. C.	16	316-17 Phoenix Bldg., Minneapolis, Minn.	State Agent,	Rhode Island Insurance Co.
Johnson, Hane C.	20	Box 355, Fargo, N. D.,	Special Agent,	Aetna Fire Insurance Co.
Johnson, H. M.	20	1216 Chamber of Commerce Bldg., Detroit, Mich.,	Special Agent,	Commercial Union Assur. Co.
*JOHNSON, J. J.	95	209 W. Jackson Blvd., Chicago,	Special Agent,	Phila. Underwriters.
Johnson, Saml. T.	17	175 W. Jackson Boul., Chicago,	Special Agent,	Rochester Underwriters.
*JOHNSTON, Jas. C.	83-92:96	Berkeley, Cal.,	Manager,	Ins. Co. of N. A. & Alliance Ins. Co.
Jones, Alfred T.	10	115-117 Wisconsin St., Milwaukee, Wis.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Jones, A. W.	07	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	New Hampshire Fire Insurance Co.
Jones, Frank H.	07	76 W. Monroe St., Chicago,	Publisher,	Illinois Inspection Bureau.
Jones, Isaac W.	18	701 Jackson St., Topeka, Kan.,	Special Agent,	Preferred Risk Fire Ins. Co.
Jones, Max	20	Laclede, Mo.,	Special Agent,	Firemen's Fund Insurance Co.
Jones, Morris O.,	19	474 Washington St., Bellevue, Ky.,	Spec. Agt., Auto Dept.,	Firemen's Fund Ins. Co.
Jones, Roy W.	19	269 E. Broad St., Columbus, Ohio,	Special Agent,	City of N. Y. Ins. Co.
Jones, W. E.	20	193 E. Broad St., Columbus, O.	General Agent,	Security Ins. Co., New Haven.
Jones, Wm. L. Jr.	16	First Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	Milwaukee Mechanics.
Jordan, R. J.	19	703 3rd Ave., Minneapolis, Minn.,	State Agent,	Great American of N. Y.
*Joseph, James F.	95	1029 Ins. Exchange, Chicago,	Special Representative,	Governing Comm.
*Julian, N. T.	95	New 1st Nat. Bank Bldg., Columbus, Ohio,	General Agent,	Agricultural Insurance Co.
Kahmann, Jos. F.	11	406-408 Sharp Bldg., Kansas City, Mo.,	Special Agent,	London & Lancashire Ins. Co.
Karasek, Chas. E.	15	38 S. Dearborn St., Chicago,	Inspector,	Ill. Inspection Bureau.
Keeler, E. A.	07	714 Hippodrome Bldg., Cleveland, Ohio,	State Agent,	Wheeling Fire Ins. Co. of W. Va.
Kelleher, William M.	19	N. Y. Life Bldg., Chicago,	Special Agent,	London & Lancashire Ins. Co.
Kelley, Chas. A.	97	314 Terre Haute Trust Bldg., Terre Haute, Ind.,	State Agent and Adj.,	St. Paul F. & M. Insurance Co.
Kelly, John A.	11	55 John St., New York City,	President,	Kelly & Fuller.
Kelly, Wallace	20	Insurance Exchange, Chicago,	Special Agent,	Yorkshire Insurance Co.
*KELLEY, W. P.	93	2-3 American Trust Bldg., South Bend, Indiana.		
*KELSEY, H. N.	90	100 William St., N. Y.,	U. S. Manager,	London & Scottish Assur. Corp. Ltd.
*KELSEY, Jos. A.	86	80 Maiden Lane, N. Y.,	General Agent,	Tokio M. & F., Ltd.
*KELSEY, PRESTON T.	95	54 Pine St., New York,	U. S. Manager,	Sun Insurance Office
Kemp, Archibald	05	414 Prospect Ave., S. E., Cleveland, Ohio,	Local Agent.	
*KEMP, O. C.	83	Greenville, Mich.,	Adjuster.	
Kemper, J. H.	14	414 Columbia Bldg., Louis- ville, Ky.,	State Agent,	Phoenix Assurance Co., Ltd.
Kemper, James S.	10	11 S. La Salle St., Lmbr. Ex., Chicago, Ill.,	General Agent,	Lumberman's Mutual Casualty Co.

\* Life member.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Kempster, G. B.	11	1152 Pierce Bldg., St. Louis,	Adjuster,	Western Adjustment & Inspection Co
Kentner, F. W.	16	100 William St., New York,	General Agent.	Svea Insurance Co.
Kessberger, Geo. P.	04	901 Ford Bldg., Detroit,	Special Agent,	Citizens Ins. Co. of Mo.
Kessler, Alois	20	312 National City Bldg., Cleveland, Ohio,	Special Agent,	National Liberty Insurance Co.
Kieffer, Philip J.	11	100 William St., New York,	Supt. of Agencies,	Svea Ins. Co.
Kimmel, C. W.	10	13613 Sarden Rd., Box 369, Cleveland, Ohio,	State Agent,	Netherlands F. & L. Ins. Co.
King, F. J.	09	Ridgewood, N. J.	Special Agent,	Rochester Underwriters.
King, Fred S.	20	1102 Plymouth Bldg., Minneapolis, Minn.,	Adjuster,	Underwriters Adjusting Co.
King, W. H.	07	175 W. Jackson Blvd., Chicago,	Special Agent,	Zurich Ins. Co.
Kirchheck, W. C.	14	L.B. 355, Cedar Rapids, Ia.,	Special Agent,	American Insurance Co.
Kirkland, Wm. C.	17	Nashville, Tenn.,	Special Agent,	Continental Ins. Co., N. Y.
Knaak, Albert J.	11	Aberdeen, S. Dak.,	State Agent,	Connecticut Fire Insurance Co.
Knapp, John E.	07	Jacksonville, Ill.		
Knieriemien, J. E.	20	2050 Penobscot Bldg., Detroit, Mich.,	Special Agent,	Hartford Fire Insurance Co.
Knight, Augustus H.	20	712 Brandeis Theater Bldg., Omaha, Neb.,	State Agent,	National Liberty Ins. Co.
Knight, Wm. U.	11	1200 Plymouth Bldg., Minneapolis,	State Agent,	Ins. Co. State of Pennsylvania.
*KNIGHTON, P. H.	96	221 N. 4th St., Hannibal, Mo.,	Special Agent,	Great American Insurance Co., N. Y.
Knoop, E. C.	19	901 Lincoln Bldg., Louisville, Ky.,	Special Agent,	Aetna Insurance Co.
Knopp, Arthur A.	19	2163 Ins. Exch., Chicago,	State Agent,	N. Y. Underwriters Agency.
Knowles, E. S.	11	Sioux Falls, S. Dak.,	Special Agent,	Aetna Fire Insurance Co.
Knowles, Harry C.	18	711 First Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	Hartford Fire Ins. Co. of Hartford.
Knox, Harold	20	Beaver St., New York,	Secretary,	Importers & Exporters Insurance Co.
Knox, James	20	431 175 W. Jackson, Chicago,	Supt. of Agencies,	Netherlands Fire Ins. Co.
Knudtson, John	06	817 Andrus Bldg., Minneapolis, Minn.,	Special Agent,	Peoples National Fire Insurance Co.
Koeckert, Fred W.	08	59 John St., New York, N. Y.,	U. S. Manager,	Commercial Union Ins. Co.
Koch, Carl F.	14	2011 Ins. Exch., Chicago,	Assistant Manager.	Union Insurance Co.
Kohts, Louis O.	09	1827 Insurance Ex., Chicago,	General Agent,	Aetna Insurance Co., Hartford, Conn.
Krueger, P. G.	09	Ins. Exch., Chicago, Ill.,	Special Agent,	Brummel Bros.
Krumdick, G. F.	09	1102 Swetland Bldg., Cleveland, Ohio,	State Agent	Liverpool & London & Globe Ins. Co.
Lacey, H. H.	20	628 Grt. So. Life Bldg., Dallas, Texas,	State Agent,	Peninsular Fire Insurance Co.
Lambin, H. J.	09	2005 Ins. Exch. Bldg., Chicago,	Special Agent,	Buffalo Insurance Co.
*LAMEY, H. T.	85	Box 1527, Denver, Colo.,	Manager,	British America Assurance Co.
Lamm, Vincent P.	20	401 Caswell Block, Milwaukee, Wis.,	Special Agent,	Western Assurance Co.
Lang, Paul C.	20	1102 Swetland Bldg., Cleveland, Ohio,	Adjuster,	Fidelity-Phenix Fire Ins. Co., N. Y.
Landers, Wm. T.	17	1 Arlington Block, Omaha, Neb.	Special Agent,	Underwriters Adjusting Co.
Lane, Geo. A.	17	Wooster, Ohio,	Special Agent,	Royal Ins. Co.
Lane, O. E.	05	123 William St., New York,	President,	Fidelity-Phenix Ins. Co.
Larmore, James M.	05	Masonic Temple Bldg., Anderson, Ind.,	Manager,	Niagara Fire Ins. Co.
LaRose, S. M.	07	Wichita, Kansas,	Vice-President,	Farmers Trust Co.
Larsen, Otis R.	11	76 W. Monroe St., Chicago,	Special Agent,	Central States Fire Ins. Co. of Wichita
La Teer, J. S.	20	2127 Insurance Exch., 175 W. Jackson Blvd., Chicago,	State Agent,	Sun Insurance Office.
				Agricultural Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
LaRue, H. W.	17	800-332 So. La Salle St., Chicago, Ill.,	Asst. Secy.,	Continental Ins. Co.
Lasher, C. D.	05	1116 Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	Home Ins. Co., New York.
Law, Elwin W.	15	209 W. Jackson Bvd., Chicago.	Asst. Manager,	Royal Ins. Co.
*Law, Geo. W.	95	209 W. Jackson Blvd., Chicago.	Manager,	Royal Insurance Co.
Law, Louis L.	07	1024 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	London Assurance Corp.
Leach, Geo. E.	11	13 N. 4th St., Minneapolis,	Supt. of Agencies,	Fire & Marine Ins. Co.
Leach, Walter C.	03	15 N. 4th St., Minneapolis,	Secretary,	Minneapolis Fire & Marine Ins. Co.
Leamey, Chas. A.	15	1749, 175 W. Jackson, Chicago.	Special Agent,	Queen Ins. Co.
Leavitt, Jas. T.	14	39 So. La Salle St., Chicago,	General Inspector,	Hartford Fire Insurance Co.
*Lee, FREDERICK W.	83-84:86	80 Maiden Lane, New York,	Adjuster.	
Lee, John B.	05	716 Palose Bldg., Minneapolis, Minn.,	Ind. Adjuster.	
Legg, B. V.	14	1409 Francis St., Schmann Bldg., Jackson, Mich.,	Special Agent,	Continental Insurance Co.
Lehnberg, B. A.	09	769 Forwall Ave., Milwaukee, Wis.,	Local Agent,	Schroeder Agency.
Leighton, E. B.	16	Plain Dealer Bldg., Cleveland, Ohio,	State Agent,	Continental Fire Ins. Co. of N. Y.
Lemen, Denny P.	11	335 No. Main St., Sioux Falls, S. D.,	Secretary,	Queen City Fire Ins. Co.
*LENEHAN, J. H.	87	Joliet, Montana.		
Lent, Loui A.	97	211 E. 4th St., Cincinnati, O.,	General Agent,	Neare, Gibbs & Lent.
LePitre, Melven	11	941 Insurance Ex., Chicago,	State Agent,	Fire Association of Philadelphia.
Lerch, W. L.	06	76 W. Monroe St., Chicago,	2d Ass't Manager,	Great American Ins. Co., N. Y.
Lesch, J. K.	13	137 S. La Salle St., Chicago,	Superintendent,	Home Insurance Co. of New York.
Letton, Harold W.	03	441 Ins. Exch., Chicago,	Vice-President,	Great Lakes Ins. Co.
Lewand, Lea	16	76 W. Monroe St., Chicago,	Special Agent,	Western Assur. & Brit. Amer. Assur. Co.
Lewis, E.	20	Marion, Ill.,	Special Agent,	Aetna Insurance Co.
Lewis, H. D.	17	642 Monadnock Bldg., Chicago, Ill.,	Asst. Manager,	Northern Assurance Co.
*LIDSTER, R. E.	95	1453 Insurance Ex., Chicago,	Manager,	Phoenix Assurance Co.
Lill, C. R.	19	Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Imperial Insurance Co.
Lillie, Colon C.	19	450 Houseman Bldg., Grand Rapids, Mich.,	President,	Sun Insurance Co.
Liljebblad, Edw. M.	13	Plain Dealer Bldg., Cleveland, Ohio,	Special Agent,	Peninsular Fire Insurance Co. of Amer.
Lilly, E. B.	15	State National Bank Bldg., Oklahoma City, Okla.,	State Agent,	Boston & Old Colony.
Lind, John L.	18	305 Lehman Bldg., Peoria, Ill.,	State Agent,	Continental Ins. Co.
Lindquist, H. W.	14	Fargo, N. D., P.O. Box 355,	Special Agent,	Columbian Ins. Co. Indianapolis.
Lindsey, A. S.	20	Paducah, Kentucky,	Ind. Adjuster.	Aetna Insurance Co.
Lingenfelder, Chas. J.	18	Home Ins. Bldg., Chicago,	Special Agent,	Fidelity Phenix F. Ins. Co. of N. Y.
Lingenfelder, H. A.	15	410 Caswell Block, Milwaukee, Wis.,	Special Agent,	Starkwather & Sheply.
Lininger, W. H.	1894-5:13	209 W. Jackson Bvd., Chicago,	Asst. Manager,	Springfield Fire & Marine Ins. Co.
Linnell, Thomas G.	20	703 Third Ave., South, Minneapolis, Minn.,	Special Agent,	Great American Insurance Co.
*LITTLE, F. W., JR.	91	1025 N. Y. Life Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Insurance Co.
*LITTLEJOHN, W. J.	79	970 San Pasqual St., Pasadena, Cal.		

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Livingston, C. D.	09	1417 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Royal Exchange Assurance.
Loeb, Jacob M.	15	1737 Insurance Exchange, Chicago, Ill.,	General Agent, Special Agent,	Pittsburg Underwriters, Allemania. Humboldt and Republic Fire of Pa. Hartford Fire Insurance Co.
Lofgren, A. R.	20	Fargo, N. D.,		
Loftus, J. W.	20	604 Colorado Bldg., Denver, Colo.,	Asst. State Agent,	Great American Insurance Co.
Long, G. Gordon	08	1402 Lincoln Bldg., Louisville, Ky.,	Special Agent,	Aetna Insurance Co.
Loomis, C. R.	08	Painesville, Ohio,	Special Agent,	Aetna Insurance Co.
Looney, Mack D.	1901-03	39 S. LaSalle St., Chicago, Ill.	Manager Loss Dept.	Hartford Insurance Company.
Loop, E. A.	13	Warsaw, Ind.,	Special Agent,	Ohio Farmers Ins. Co.
*LOUDON, H. R.	94	New York, N. Y.	U. S. Manager,	Liverpool & London & Globe Ins. Co.
*LOVE, A. J.	90	209 Woodman of the World Bldg., Omaha, Neb.,	State Agent,	National Fire Insurance Co.
*LOVEJOY, Gmo. M.	85	Hartford, Conn.,	Vice-President,	Phoenix Insurance Co., Hartford.
*LOW, C. F.	78-79:85	New Orleans, La.,	Resident Secretary,	Liverpool & London & Globe Ins. Co.
Lowe, B. J.	06	Hammond Bldg., Detroit,	Special Agent,	Royal Insurance Co.
*LOWE, N. C.	86-91:99	Jackson, Mich.,	Inspector.	
*LOWRY, W. D.	94	308 New York Life Bldg., Minneapolis, Minn.,	State Agent,	Home Insurance Co. N. Y.
Lucas, A. L.	16	Bloomington, Ill.,	Special Agent,	Great American Ins. Co.
*LUCE, FRED. B.	95	1353, 175 W. Jackson, Chicago,	Manager,	Providence Washington Ins. Co.
Lucas, J. C.	98	Nashville, Tenn.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Ludlum, C. A.	16	56 Cedar St., New York,	Vice-President,	The Home Insurance Co.
Lund, Chas. J.	17	1236 Plymouth Bldg., Minneapolis, Minn.,	Asst. Manager,	General Inspection Co.
Lutz, B. F.	20	39 S. La Salle St., Chicago,	Supt. Auto Dept.,	London & Lancashire Ins. Co.
Lyle, William C.	09	646 Peters Trust Bldg., Omaha, Neb.,	General Agent,	St. Paul F. & M. Insurance Co.
Lyons, Cornelius A.	19	Detroit, Mich.,	Special Agent,	County Fire Ins. Co.
Lyons, J. Edgar	08	1000 Hartman Bldg., Columbus, Ohio,	State Agent,	Camden Fire Ins. Assn.
Macfarlane, J. H.	06	123 William St., New York,	Assistant Secretary,	Niagara Fire Ins. Co.
MacKay, J. W.	20	409 N. Y. Life Bldg., Kansas City, Mo.,	Adjuster,	Underwriters Adjusting Co.
Mackenzie, C. D.	10	964 Ins. Exch., Chicago, Ill.,	State Agent,	Hudson & Svea Ins. Co.
Mackintosh, R. E.	08	Box 733, Des Moines, Iowa,	Spl. Agent and Adjuster,	Pennsylvania Fire Ins. Co.
Magill, Henry P.	07	1509 Insurance Ex., Chicago,	Secretary,	National Church Mutual.
Maillet, W. L.	11	1453 Insurance Ex., Chicago,	Assistant Manager,	Phoenix of England.
Maloney, A. A.	04	909 Sharp Bldg., Kansas City, Kans.,	Manager,	Fire Prevention Co. of Miss.
Maltby, E. L.	20	Equitable Bldg., Denver, Colo.	State Agent,	Auto Ins. Co. of Hartford.
Mangan, Patrick J.	20	207 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Royal Insurance Co.
Mank, William	10	P.O. Box 403, Columbus, Ohio	Special Agent,	Northern Assurance Co.
Manley, D. H.	19	677 Brandeis Theatre Bldg., Omaha, Neb.,	State Agent,	Reynolds, Morrison, Rathburn Co.
Mann, Charles E.	03	1723 Insurance Ex., Chicago,	Supt. of Agencies,	Herriek & Auerbach, Gen'l Agents.
March, Geo. K.	99	231-233 John R. St., Detroit, Mich.,	Secy. and Gen. Mgr.,	Detroit National Fire Ins. Co.
Marik, Milo B.	12	518 Exch. Bldg., Denver, Colo.	Special Agent,	Firemen's Insurance Co.
Marion, E. E.	11	Detroit, Mich.,	Local Agent.	
Marks, A. R.	12	1516 Ins. Exch., Chicago, Ill.,	State Agent,	Svea, c/o C. D. MacKenzie.
*MARINER, W. E.	93	39 So. La Salle St., Chicago,	General Manager,	Western Adjustment & Insp. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Marr, E. D.	17	912 Sharp Bldg., Kansas City, Mo.,	State Agent,	New York Underwriters.
Marshall, Ed. R.	18	Fremont, Mich.,	Special Agent,	Springfield Fire & Marine.
Marshall, James	17	1 Liberty St., New York,	Secretary	Northern Assurance Co.
Marshall, John, Jr.	97	401 California St., San Francisco, Cal.,	Manager,	Fireman's Fund Ins. Co.
Martin, Chas. C.	89:99	805 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Norwich Union.
Martin, John R.	01	701 Hartman Bldg., Columbus, Ohio,	Supt. of Agency,	Great American Ins. Co.
Martin, Ralph A.	18	Des Moines, Iowa,	Special Agent,	Firemen's Fund. Ins. Co.
Martin, Harvey B.	19	305 City Trust Bldg., Indianapolis, Ind.,	Adjuster,	Glens Falls Ins. Co.
Martini, W. E.	19	5057 N. Robey St., Chicago,	Special Agent,	Twin-City Fire Ins. Co.
Martini, G. L.	16	216 Brandeis Theater Bldg., Omaha, Neb.,	General Agent,	Columbian Nat. Fire Ins. Co.
Mather, John M.	03	209 W. Jackson, Chicago,	Special Agent,	Royal Insurance Co.
Mathews, A. C.	01	258 Lemcke Annex, Indianapolis, Ind.,	State Agent,	Philadelphia Underwriters.
Mathews, John E.	18	Ins. Exch., Chicago, Ill.,	Special Agent,	Western Factory Ins. Association.
Mathews, T. E.	16	76 W. Monroe St., Chicago,	Agency Superintendent,	Commercial Union Assur. Co.
Matt, H. B.	08	Hartman Bldg., Columbus, O.,	State Agent,	Michigan F. & M. Ins. Co.
Matthews, Ernest A.	17	P.O. Box 36, Warsaw, Ind.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Mavon, Joseph Albert	19	Glens Falls, N. Y.,	Assistant Secretary,	Glens Falls Insurance Co.
Mavon, S. A.	19	175 Jackson Blvd., Chicago,	Special Agent,	Dubuque Fire & Marine Ins. Co.
McAdow, Eugene F.	13	Lansing, Mich.,	State Agent,	Great American Ins. Co.
*McANALLY, F. T.	94	Kankakee, Ill.,	Special Agent,	Continental Insurance Co.
McCabe, Chas. R., Jr.	10	1564 Ins. Exch., Chicago,	Manager Brokerage Dept.	Niagara Fire Ins. Co.
McCabe, Frank P.	20	2015 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Special Agent,	Detroit Fire & Marine Ins. Co.
McCabe, John V.	17	2115 Ins. Exchange, Chicago	Special Agent,	Glens Falls Ins. Co.
McClain, W. H.	10	Oklahoma City, Oklahoma,	Special Agent,	Niagara Fire Ins. Co.
McCall, E. D.	13	Brandeis Theater Bldg., Omaha, Neb.,	Special Agent,	Commercial Union Assur. Co.
McClelland, J. A.	10	1421 Pierce Bldg., St. Louis, Mo.,	Special Agent,	North British & Mercantile Ins. Co.
McClure, Chas. C.	14	1303 Pioneer Bldg., St. Paul, Minn.,	State Agent,	Automobile Ins. Co. of Hartford, Conn.
McClure, Gilbert W.	20	413 Caswell Block, Milwaukee, Wis., Mail Address,	Special Agent,	Aetna Insurance Co.
McClure, R. B.	20	5757 Winthrop Ave., Chicago,	Special Agent.	Loyd-Thomas Appraisal Co.
McCormack, A. L.	17	Pierce Bldg., St. Louis, Mo.,	Special Agent,	
McCormack, R. V.	14	"E" Warner Apt., Davenport, Iowa,	State Agent,	Amer. of N. J.
McCormick, Chas. L.	08	465 Insurance Ex., Chicago,	Adjuster,	c/o Munger, Vokoun, Wetmore & Witherbee.
McCotter, C. A.	98	812 Board of Trade, Indianapolis, Ind.,	Secretary,	Grain Dealers' Natl. Mut. Fire Ins. Co.
McCoy, David L.	19	P. O. Box 316, Sioux Falls, S. D.		
McCullough, R. G.	00	Box 510, Indianapolis, Ind.,	State Agent,	Fireman's Fund Ins. Co.
McCullough, W. E.	07	209 W. Jackson Blvd., Chicago,	Ast. Manager,	Queen Insurance Co., N. Y.
McDonald, B. M.	11	732 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	Aetna Fire Insurance Co.
McDonald, Newton G.	18	Cleveland, Ohio,	Special Agent,	Sun Insurance Office.
McDonell, A. H.	17	95 Shelby St., Detroit, Mich.,	Vice-President	Detroit Fire & Marine Ins. Co.
McDougall, A. N.	15	Detroit, Mich.,	Special Agent,	Royal Exchange Assurance.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
McElroy, Frank A.	20	Wichita, Kansas,	Special Agent,	Central States Fire Ins. Co.
McGee, J. R.	20	450 Houseman Bldg., Grand Rapids, Mich.,	Special Agent,	Peninsular Fire Insurance Co.
McGervey, Wm. H.	17	204 E. 2nd St., Xenia, Ohio,	State Agent,	Pennsylvania Fire Ins. Co.
*McGarron, P. D.	92	209 W. Jackson Blvd., Chicago	Manager,	Queen Ins. Co.
McHale, Jno. G.	15	1454 Pierce Bldg., St. Louis, Mo.	Special Agent,	N. Y. Underwriters.
McHatton, Robert	19	426 Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	N. Y. Underwriters Agency.
McIntyre, Robt. J.	01	86 Michigan St., Milwaukee, Wis.,	Special Agent,	Fireman's Fund Insurance Co.
McKay, L. Irving,	19	41-43 John R. St., Detroit, Mich.,	Special Agent,	Detroit National Fire Ins. Co.
McKensie, William A.	19	909 Sharp Bldg., Kansas City, Mo.,	State Agent,	National Union Fire Ins. Co.
McKinley, Archibald A.	19	29 S. LaSalle St. Chicago,	President,	Western Alliance Ins. Co.
McKinney, C.	19	412 Securities Bldg., Des Moines, Iowa	State Agent,	Norwich Union Ins. Co.
*McLerran, J. B.	88	P.O. Box 447, Duluth, Minn.,	Inspector.	
McMartin, H. A.	19	901 Ford Bldg., Detroit, Mich.,	Special Agent,	N. Y. Underwriters Agency.
*McMillan, L. S.	83	946 Insurance Ex., Chicago,	Adjuster.	
McMurray, T. S., Jr.	10	Indianapolis, Ind.,	Inspector,	Indianapolis Inspection Bureau.
McOmber, Fred T.	02	203 Huron St., Ann Arbor, Mich.,	Special Agent,	Springfield F. & M. Ins. Co.
McQueen, Thomas S.	20	373 Broadway, Milwaukee, Wis.	Special Agent,	Hartford Fire Insurance Co.
McGibury, Robt. F.	01	35 W. Congress St., Detroit, Mich.,	State Agent,	Queen Ins. Co.
Meek, Homer G.	20	Greensburg, Ind.,	Special Agent,	Queen Insurance Co.
Meeker, A. C.	11	Indianapolis, Ind.,	Special Agent,	Concordia Fire Ins. Co.
McEert, C. E.	15	Centralia, Mo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
*MEINEL, EDWARD	94	469 Fifth Ave., New York,	U. S. Manager,	Salamandra Ins. Co.
*MEINEL, F. A.	94	1300 Adams St., Denver, Colo.	Assistant Manager,	London & Lancashire Fire Ins. Co.
Merrill, E. S.	09	Belvidere, Ill.	Special Agent,	Orient Insurance Co., Hartford.
Merrill, W. H.	13	207 E. Ohio St., Chicago, Ill.,	Manager,	Hamburg-Bremen.
Metzger, Philip C.	13	13 N. Delevan St., Indianapolis, Ind.,	State Agent,	Underwriters' Laboratories.
Meyer, A. J.	11	1353 Insurance Ex., Chicago,	Special Agent,	London & Lancashire Insurance Co.
Meyer, A. J.	99	1005 Peoples Bank Bldg., Indianapolis, Ind.,	Special Agent,	Providence Wash. Ins. Co.
Meyer, Ary A.	14	Majestic Bldg., Milwaukee, Wis.,	Special Agent,	Meyer-Shane Realty Co.
Michelsen, Louis,	19	1037 Spitzer Bldg., Toledo, O.,	Special Agent,	Globe Fire of Pittsburgh.
Mielke, Geo. T.	17	1655 Ins. Exch., Chicago,	Special Agent,	Northwestern Underwriter Agency.
Miles, W. A.	18	181 W. Quincy St., Chicago,	Special Agent,	Milwaukee Mechanics.
*MILLER, A. F.	85-92-95	30 Public Square, Belleville, Ill.,	Special Agent,	Squire Company of Illinois.
*MILLER, C. N.	87	2015 4th Ave., Los Angeles, Cal.	Retired.	Insurance Co. State of Pennsylvania.
Miller, E. J.	14	1746 Calif. St., Denver,	General Agent.	
Miller, Henry E.	20	763 42nd St., Milwaukee, Wis.	State Agent,	Peninsular Fire Ins. Co.
Miller, Herman	08	Waterloo, Iowa,	Secretary and Manager,	Iowa Manufacturers Ins. Co., Waterloo.
Miller, H. H.	08	1320 Farnum St., Omaha,	Special Agent,	Queen Insurance Co., N. Y.
Miller, H. A.	19	209 W. Jackson Blvd., Chicago,	Agency Supt.	Insurance Co. of North America.
Miller, J. D. C.	19	324 Fourth Ave., Pittsburgh, Pa.,	Secretary-Treasurer,	Western Insurance Co. of Pittsburgh.
Miller, Milton C.	17	1116 Starks Bldg., Louisville, Ky.,	Secretary,	Royal Ins. Co., Ltd.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Miller, R. T.	12	Iron Mountain, Mich.,	State Agent,	New Hampshire Fire Ins. Co.
Miller, Ray W.	14	Farmers Nat'l Bank Bldg., Webster City, Iowa,	Special Agent,	Insurance Co. of North America.
Miller, Sumner	20	Rockford, Ill.,		Security of Connecticut.
Miller, Walter E.	09	343 Dearborn St., Chicago,	Manager,	Westchester Fire Ins. Co.
Minick, A. A.	18	902 Clinton Ave., Des Moines, Iowa,	Special Agt. Hawkeye & Des Moines Dept.,	Firemen's Fund Ins. Co.
Mink, Wallace	02	431 Ins. Exchange, Chicago,	State Agent,	Netherlands Fire Ins. Co.
Minskey, Geo. A.	09	P.O. Box 317, Lansing, Mich.,	Special Agent,	American Insurance Co., Newark, N. J.
Momberger, R. E.	19	307 Schofield Bldg., Cleveland, Ohio,	General Agent,	N. Y. Underwriters Agency.
*MONROE, A. R.	96	Newark, New Jersey,	President,	Newark Fire Insurance Co.
Monroe, Charles E.	19	1307 First Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	N. Y. Underwriters Agency.
Monroe, D. E.	10	531 Ins. Exchange,		Union Insurance Society.
Montgomery, G. M.	20	409 N. Y. Life Bldg., Kansas City, Mo.,	Adjuster,	Underwriters Adjusting Co.
Mooney, M. W.	10	1227 Insurance Ex., Chicago,	Chief Examiner,	National Fire Ins. Co.
Moore, Byron J.	20	401 City Trust Bldg., Indianapolis, Ind.,	Special Agent,	Granite State Fire Insurance Co.
*MOORE, GEO. H.	82 & 85	963 Galenn Ave., Pasadena, Cal.,	Retired.	
*MOORE, M. S.	93	619 Chestnut St., Terre Haute, Ind.,	Executive Special Agent,	New Hampshire Fire Ins. Co.
Moore, Ross A.	18	Indianapolis, Ind.,	State Agent,	Concordia Fire Ins. Co.
Moran, James M.	07	Ins. Exch., Chicago,	Special Agent,	Western Factory Ins. Co.
Morey, A. P.	19	1937 Ins. Exch., Chicago,	Cook Co. Mngr. and Ill. State Agent,	Globe & Rutgers.
Morgan, D. C.	07	206 New 1st Natl. Bank Bldg., Columbus, Ohio,	State Agent,	Insurance Co. State of Pennsylvania.
Morgan, Stuart	08	125 Delta St., E. Lansing, Mich.,	State Agent,	Agricultural Insurance Co.
Moriarty, P. J.	10	812 Dime Bk. Bldg., Detroit,	State Agent,	N. B. & Merc. Ins. Co.
Morin, Geo. A.	06	1051, 175 W. Jackson, Chicago.	Secretary,	Federal Union Ins. Co.
Morris, J. E.	20	Sioux Falls, S. D.,	State Agent,	London & Liverpool & Globe Ins. Co.
Morrison, Henry W.	14	39 So. La Salle St., Chicago,	Assistant General Agent,	Hartford Fire.
Morrison, Jno. K.	11	677 Brandeis Theater Bldg., Omaha, Neb.,	Local Agent.	
Mosher, E. F.	20	701 Hartman Bldg., Columbus, Ohio,	Special Agent,	Great American Insurance Co.
*MOTT, GEO. C.	96	612 Merchants Nat'l Bank Bldg., St. Paul, Minn.,	State Agent,	N. Y. Underwriters' Agency
Mounce, Clifford C.	19	Box 425, Fargo, N. D.,	Special Agent,	Phoenix Ins. Co.
Mowry, George A.	05	703 3rd Ave., S., Minneapolis, Minn.,	General Manager,	Twin City Fire Insurance Co.
*MUELLER, G.	95	408 Homer Laughlin Bldg., 315 S. Broadway, Los Angeles, C.	Special Agent,	Northern Assurance Co.
Munn, Clarke J.	04	38 University Bldg., Milwaukee, Wis.,	Manager,	Western Adjustment & Inspection Co.
Murphy, H. E.	19	P. O. Box 646, Chicago, Ill.,	Special Agent,	Boston Insurance Co.
Murphy, J. E.	20	Lansing, Mich.,	Secretary,	Colorado National Fire.
Murray, Bradford	20	1209 First Natl. Bk. Bldg., Cincinnati, Ohio,	Special Agent,	Importers & Exporters Insurance Co.
Murray, H. W.	00	19 So. LaSalle St., Chicago,	Superintendent of Ag'cy,	Tokio Marine & Fire Ins. Co.
Murry, F. F.	18	211 Hartman Bldg., Columbus, Ohio,	State Agent,	North River & U. S. Fire.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Myers, H. Verne	11	Waterloo, Iowa,	State Agent,	Security of New Haven and Reliance.
Myers, Wilson C.	08	426 Peters Trust Bldg., Omaha, Neb.,	Special Agent,	Hanover Fire Insurance Co., N. Y.
Naghten, James I.	18	1911 Ins. Exch., Chicago, Ill.,	President,	Hibernia Fire Ins. Co. of Chicago.
Naughten, J. C.	20	1911 Ins. Exch., Chicago,	Special Agent,	Boston & Old Colony Ins. Co.
Nelson, A. M.	12	76 W. Monroe St., Chicago,	Assistant Secretary,	Commercial Union Ins. Co. Palatine Ins. Co.
Nelson, Harry M.	19	39 S. LaSalle St., Chicago,	Special Agent,	Hartford Fire Ins. Co.
Neuburger, Jno. M.	97	519 Sweetland Bldg., Cleveland, Ohio,	State Agent,	Atlas Assurance Co.
Nelson, N. K.	20	Topeka, Kans.,	Special Agent,	Great American Insurance Co.
Neunan, H. L.	08	1706 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Western Fac. Assn.
Nichols, Geo. E.	20	912 First Nat'l Bank Bldg., Milwaukee, Wis.,	Manager,	Wisconsin Inspection Bureau.
Nicholson, J. B.	10	840 Leader-News Bldg., Cleveland, Ohio,	Inspection Engineer,	James & Manchester.
Nicholson, Roy L.	08	7 Mack Bldg., Milwaukee, Wis.	State Agent,	Michigan F. & M. Ins. Co.
Nipp, Carl V.,	14	Rushville, Ind.,	Special Agent,	American Eagle Ins. Co.
Noble, J. W.	10	3156 Ruckle St., Indianapolis, Ind.,	State Agent,	Security of Conn. and Reliance.
Nolan, William J.	09	2115 Ins. Exch., Chicago, Ill.,	Manager Brokerage Dept.	Glens Falls Ins. Co.
Norton, Harry S.	09	522 N. Church St., Rockford, Ill.	Special Agent,	American Ins. Co. of Newark, N. J.
Nurnberg, H. C.	16	86 Michigan St., Milwaukee,	Independent Adjuster.	
Nyberg, Clem	20	133 W. Washington St., Chicago, Ill.,	Special Agent,	Ohio Farmers Ins. Co.
O'Brien, Eugene G.	08	535 Griswold St., 171 Byhl Bk. Detroit, Mich.,	Special Agent.	
O'Brien, J. P.	15	208 Capital Nat'l Bk. Bldg., Lansing, Mich.,	Special Agent,	Home Ins. Co.
*O'BRIEN, Jos. W.	88	Grand Haven, Mich.,	State Agent,	Home Ins. Co., N. Y.
Ockenga, R. P.	03	529 Peoria Life Bldg.,		
Odell, H. N.	08	Evansville, Ind.,	Independent Adjuster.	
O'Donnell, Geo. E.	17	959 Ins. Ex. Bldg., Chicago.	Adjuster,	Geo. E. O'Donnell & Co.
Ohlsen, Chas. W.	20	1620 76 W. Monroe St., Chicago, Ill.,	Illinois State Agent,	Sun Insurance Office.
*OLDS, A. C.	96	420 Marsh-Strong Bldg., San Francisco, Cal.,	General Agent,	Olds & Stroller, Inc.
Olds, Charles G.	19	Union Trust Bldg., Detroit Mich.,	Special Agent,	Glens Falls Ins. Co.
Olinger, E. E.	04	323 Ins. Bldg., Oklahoma City, Okla.,	Special Agent.	Queen Ins. Co.
Olson, Philip	20	626 Security Bldg., Minneapolis, Minn.,	Special Agent,	National Liberty Insurance Co.
Olund, J. S.	14	P. O. Box 133, Leavenworth, Kan.,	State Agent,	Amer. Insurance Co.
O'Neill, C. H.	12	1001 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Aetna Fire Insurance Co.
Orr, Herbert P.	15	Lansing, Mich.,	Secretary,	Brown, Kelly & Orr.
Osborn, Theo. L.	09	New York,	Treasurer,	Osborn & Co.
Osborne, John R.	20	407 Washington Arcade, Detroit, Mich.,	Special Agent,	Delaware Underwriters Dept.
Otto, F. W.	16	217 W. Water St., Milw., Wis.,	Special Agent,	Springfield F. & M. Ins. Co.
Overlock, F. F.	20	76 W. Monroe St., Chicago,	Auto Supt.,	Commercial Union Fleet.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Owen, W. R.	19	302 Mitchell Bldg., Milwaukee, Wis.,	Special Agent,	National Fire Ins. Co.
Owens, A. E.	20	1237 Ins. Exchange, 175 W. Jackson, Chicago,	Special Agent,	National of Hartford.
Pabody, E. A.	17	1019 Kirby Bldg., Cleveland, O.	State Agent,	E. P. Lenihan Co.
*PAGE, Wm. E.	81	Chicago, Ill.,	General Adjuster,	Great American.
Paine, Herbert D.	08	Decorah, Iowa,	Local Agent.	
Painter, Denton H.	05	Ry. Bldg., St. Louis, Mo.,	State Agent,	MacRam & Co.
Palmer, Ernest	15	215 8 Hotel La Salle, Chicago, Ill.,	Asst. General Counsel,	National Board of Fire Underwriters.
Palmer, W. M.	19	508 Securities Bldg., Des Moines, Iowa,	State Agent,	N. Y. Underwriters Agency.
Parker, Geo., H.	17	Speed Bldg., Louisville, Ky.,	Manager,	Kentucky Actuarial Bureau.
Parker, J. V.	15	1919 Ins. Exch., Chicago,	Manager,	Western Actuarial Bureau.
Parsons, J. Lester	08	95 William St., New York City,	General Agent,	North River Insurance Co., N. Y.
Parsons, R. L.	98	1 Liberty St., New York City,	General Agent,	Northern Insurance Co., New York.
Patterson, C. B.	14	8 E. Broad St., Columbus, O.,	Special Agent,	Glens Falls Ins. Co.
Patton, Chas. H.	08	500 Plain Dealer Bldg., Cleveland, Ohio,	Publisher,	Cleveland Inspection Bureau.
Perfect, Edwin R.	09	Box 1075, Omaha, Neb.,	State Agent,	American Ins. Co., Newark, N. J.
PerLee, Danl. A.	12	Rockford, Ill.,	Western Department,	American Ins. Co. of Newark.
Perry, A. E.	14	175 W. Jackson Blvd., Chicago,	Special Agent,	Marsh & McLennan.
Perry, A. W.	01	5th & Washington St., St. Paul, Minn.,	Secretary,	St. Paul F. & M. Insurance Co.
Perry, Wilber D.	03	28 Columbian Bldg., Topeka, K.	State Agent,	Insurance Co. of North America.
*PERSCH, C. F.	94	4 W. Main St., Alhambra, Cal.		c/o Persch & Brandel.
Peters, B. F.	19	175 W. Jackson Blvd., Chicago,	Special Agent,	National Fire Ins. Co.
Peterson, Elof	09	137 So. La Salle St., Chicago,	Supervisor Farm Branch,	Fidelity-Phenix Fire Insurance Co.
Pettigrew, Thos. A.	19	2119 Ins. Exch., Chicago, Ill.,	Adjuster,	Underwriters Adjusting Co.
Pheips, E. S.	99	206 Tame Bldg., Burlington, Ia.	State Agent,	Ins. Co. of North America.
Philippi, C. P.	19	323 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Buffalo Insurance Co.
*PHILLIPS, H. O.	94	City Trust Bldg., Indianapolis,	State Agent,	Hanover Fire Ins. Co.
Phillips, T. Ray	18	1212 First Nat'l Bank Bldg.,	State Agent,	Continental Fire Ins. Co.
Pierce, C. W.	04	1568 Insurance Ex., Chicago,	Inspector.	
Piotrowski, N. L.	18	960 Ins. Exch., Chicago, Ill.,	President,	Great Lakes Ins. Co.
Plummer, E. L.	15	1453 Pierce Bldg., St. Louis,	State Agent,	New York Under. Agency.
Pohlman, G. W.	09	451 California St., San Francisco, Cal.,	Manager,	Metropolitan District Office.
Polk, James K.	08	Nashville, Tenn.,	State Agent,	Aetna Insurance Co., Hartford.
Pollock, Jno. D.	11	806 Free Press Bldg., Detroit, Mich.,	Special Agent,	Union Fire Ins. Co.
Pond, F. M.	20	677 Brandeis Theater Bldg., Omaha, Neb.,	State Agent,	Camden Fire Insurance Co.
Porter, W. T., Jr.	09	708 4th Nat. Bank Bldg. Cincinnati, Ohio,	State Agent,	Niagara Fire Insurance Co.
Post, S. S.	02	Hammond Bldg., Detroit, Mich.,	Adjuster,	c/o Western Adj. Co.
Potter, W. H.	20	249 Lemcke Annex, Indianapolis, Ind.,	State Agent,	Connecticut Fire Ins. Co.
Powrie, A. F.	05	941, 175 W. Jackson, Chicago,	2nd Asst. Manager,	Fire Association.
Prendergast, R. V.	15	76 W. Monroe St., Chicago,	Special Agent,	Fireman's Fund Ins. Co.
Preler, H. A.	10	Box 378, Fargo, N. D.,	State Agent,	Sp. F. & M. Ins. Co.
Purmort, C. A. L.	10	Van Wert, Ohio,	Secretary,	Central Mfrs. Mutual Fire Ins. Co.
Putnam, Clyde C.	19	800 Fifth Ave., East, Mitchell, S. D.,	State Agent,	Niagara Insurance Co.

\* Life member.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Quackenboss, Frank B.	16	1034 Stahlman Bldg., Nashville.	Manager,	Tennessee Inspection Bureau.
Rademacher, E. A.	01	Milwaukee, Wis.,	State Agent,	Home Ins. Co., New York.
*RAGDALE, J. C.	93	206 Twenty-third St., Oakland, Cal.,	Retired.	
Ransom, Fred W.	97	605 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Providence Washington Ins. Co.
Rathburn, M. C.	10	Fremont Nebraska.		
Rathslag, A. R.	20	801 Old Colony Life Ins. Bldg., Chicago,	Special Agent,	Home Insurance Co.
Rawlings, Ralph	08	Lansing, Mich.,	Assistant Secretary,	Michigan Commercial Insurance Co.
Ray, W. P.	20	808 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agent,	Allemania, Republic, Pittsburgh Und.
Raymond, A. M.	09	175 W. Jackson, Chicago,	Special Agent,	Chritchell, Miller, Whitney & Barbour.
*RAYNOLDS, ROBT. L.	86	P.O. Box 283, Columbus, O.,	State Agent,	Connecticut Fire Ins. Co.
Rea, Frank H.	17	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Queen Ins. Co.
Read, R. I.	12	1961 Ins. Exch., Chicago,	Mgr. Brok. & Serv. Dept.,	Crum & Forester.
Reams, John L.	19	568 Gas & Electric Bldg., Denver, Colo.,	State Agent,	Scottish Union National.
*REDFIELD, D. W.	86	1435 Ins. Exch., Chicago,	Manager,	Pennsylvania Fire Ins. Co.
Redfield, Geo. E., Jr.	00	865 Insurance Ex., Chicago,	General Agent,	Farmers' Fire Ins. Co., York, Pa.
Reed, J. W.	11	Insurance Exchange Bldg., Chicago, Ill.,	Special Agent,	Dubuque F. & M. Insurance Co.
Reekie, Chas. A.	97	625 Shelby St., Detroit, Mich.,	Secretary,	Detroit F. & M. Ins. Co.
Reiter, Chas. B.	14	316 4th Ave., Pittsburgh, Pa.,	Secretary,	Allemania Insurance Co.
ReQua, Fred N.	06	865 Insurance Ex., Chicago,	Special Agent,	Farmers' Ins. Co., York, Pa.
Reyburn, Guy H.	04	213 Schradylgh Bldg., Peoria, Ill.,	Local Agent.	
*REYNOLDS, M. A.	94	1321 Insurance Ex., Chicago,	Secretary,	Millers' National Ins. Co.
Rhyan, Hillis C.	18	373 Broadway, Milwaukee, Wis.	State Agent,	Niagara Fire Ins. Co.
Richards, Benjamin	18	Ins. Exch., Chicago, Ill.,	Chief Engineer,	Western Factory Ins. Asso.
Richards, Edward F.	08	602 First Nat. Bk. Bldg. Chicago	Special Agent,	Great American Alliance.
Richards, Guy A.	98	1733 Insurance Ex., Chicago,	Local Agent.	
Richards, J. V.	17	1601, 175 W. Jackson, Chicago,	Asst. Mgr. Farm Dept.	Connecticut Fire Ins. Co.
Richman, Chas. J.	14	Tipton, Ind.,	State Agent,	American of N. J.
Richter, O. P.	20	39 S. La Salle St., Chicago,	Special Agent,	Law Union Rock a Safeguard.
Rickards, E. L.	11	209 W. Jackson, Chicago,	Secretary,	Western Auto Und. Conference.
Ricker, L. C.	11	Harrodsburg, Ky.,	State Agent,	London Assurance Corp.
Ridgway, John H.	20	4427 N. Winchester Ave., Chicago, Ill.,	Special Agent,	London & Lancashire Fire Ins. Co.
Riedinger, I. E.	15	501 Alliance Bk. Bldg., Alliance, Ohio,	State Agent,	Reliance Ins. Co. of Phila.
Riemann, Louis A.	11	202 Des Moines Life Bldg., Des Moines, Iowa,	Special Agent,	American Central & Mercan. Ins. Co.
Rimington, H. H.	99	801 Hibernia Bank Bldg., New Orleans, La.,	State Agent,	London Assurance Co.
Risley, G. F.	18	711 First Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	Hartford Fire Ins. Co.
*RITCHIE, FRANK	89-91:95	204 Hume-Mansur Bldg., Indianapolis, Ind.,	State Agent,	Liverpool & London & Globe Ins. Co.
Ritt, Edw. A.	11	817 Commerce Bldg., St. Paul, Minn.,	District Manager,	General Inspection Co.
Roberts, G. A.	03	401 Merchants Bank Bldg., St. Paul, Minn.,	Special Agent,	Detroit F. & M. Ins. Co.
Robertson, C. G.	09	39 S. La Salle St., Chicago,	Special Agent,	London & Lancashire Fire Ins. Co.
*ROBERTSON, J. W.	84	614 Ins. Ex., Chicago,	General Agent,	Auto Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Robertson, W. P.	98	1144 Ins. Exch., Chicago,	Manager,	Liverpool & London & Globe Ins. Co.
Robinson, J. B.	20	A. O. U. St. Bldg., Fargo, N. D.	State Agent,	Rhode Island Fire Ins. Co.
Robinson, P. J.	13	1007 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
Robeson, G. W.	18	521 Powers Bldg., Decatur, Ill.,	State Agent,	American Central Ins. Co.
Rockey, I. W.	17	Lincoln, Neb.,	Vice-President,	Banker Fire Ins. Co.
Rogers, Wallace	16	39 S. La Salle St., Chicago,	Special Agent,	Continental Insurance Co.
Roetter, W. J.	15	Box L.X.L., Chicago,	Asst. Agency Supt.	London & Lancashire Ins. Co.
*ROGERS, FRANK D.	89-96:98	564 Insurance Ex., Chicago,	Adjuster.	
*ROLLO, WM. F.	91	2021 Insurance Ex., Chicago,	Local Agent.	
Rosborough, D. W.	06	Box GG, Chicago, Ill.,	Special Agent,	Aetna Insurance Co.
Ross, A. W.	14	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	Colonial Fire Und. Nat. Fire Ins. Co.
Roth, Victor	09	New Haven, Conn.,	Secretary,	Security Ins. Co., New Haven, Conn.
Row, Frank Damon	19	209 E. Huron St., Ann Arbor, Mich.,	Special Agent,	Springfield Fire & Marine.
Rudd, Paul E.	08	413 Caswell Block, Milwaukee, Wis.,	State Agent,	Aetna Insurance Co., Hartford.
*RUDY, D. A.	94	1646 N. Delaware St., Indianapolis, Ind.,	Adjuster.	
Rudy, O. H.	11	1646 N. Delaware St., Indianapolis, Ind.,	Special Agent,	Ins. Co. State of Pennsylvania.
Rumbaugh, R. L.	17	1903 Ins. Ex. Bldg., Chicago,	Special Agent,	Western Sprinklered Risk Assn.
Rummell, F. A.	18	Aberdeen, S. D.,	Special Agent,	Queen Ins. Co.
Rupprecht, Chas. F.	20	76 W. Monroe St., Chicago,	Special Agent,	Commercial Union Fire Ins. Co.
Rush, O. P.	17	1507 Waldheim Bldg., Kansas City, Mo.,	State Agent,	Firemans Fund Ins. Co.
Russ, Harvey W.	19	2119 Ins. Exch., Chicago, Ill.,	General Manager,	Underwriters Adjusting Co.
Russell, M. B.	93	1316 Stark Bldg., Louisville, Ky.,	State Agent,	Fireman's Fund Ins. Co.
Rye, Fred A.	05	1064 Insurance Ex., Chicago,	Manager,	Western Sprinklered Risk Ins. Ass'n
Ryon, O. B.	14	207 Hotel La Salle, Chicago,	General Counsel National Board of Fire Underwriters,	
Sachs, Otto P.	19	519 Wheeling Bk. & Trust Bldg., Wheeling, W. Va.,	Special Agent,	Sun Insurance Co.
Safford, Robt. D.	15	1144 175 W. Jackson, Chicago,	Asst. Manager,	L. & L. & G. Ins. Co.
Sammis, Fred C.	99	1115 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Agricultural Insurance Co.
Sanders, L. L.	18	1237 175 W. Jackson, Chicago,	Supt. Auto Dept.	National Fire Ins. Co.
Sanderson, W. G.	05	1029 Ins. Ex., Chicago,	Manager,	Union Western Imp. Risk Assn.
Saunders, F. B.	05	39 So. La Salle St., Chicago,	Supt. of Agts.,	London & Lancashire & Orient Ins. Co.
Sauter, Fred J.	10	1911 175 W. Jackson, Chicago,	President,	Western Underwriters' Conference.
Sawyer, Walter A.	11	509 New First Nat'l Bk. Bldg. Columbus, Ohio,	State Agent,	Fireman's Fund Insurance Co.
Saylor, Jas. E.	18	515 Federal Reserve Bldg., St. Louis, Mo.,	Special Agent,	Indemnity Co. of America.
Scherfe, Wm. A.	09	Ft. Madison, Ia.,	Special Agent,	Western Assurance Co.
Scheunemann, R. G.	04	1737 Ins. Exch., Chicago,	General Agent,	Eliel & Loeb Co.
Schimmel, R. W.	14	505 Soo Line Bldg., Minne- aplois, Minn.,	State Agent,	Fire Association of Phila.
Schmeman, H. W.	17	627 Farwell Bldg., Detroit,	Supervising Agent,	National Liberty Fire Ins. Co.
Schmemann, Gustav	03	48 McGraw Bldg., Detroit, Mich.,	State Agent,	Connecticut Fire Insurance Co.
Schmuck, Paul A.	15	Pierce Bldg., St. Louis, Mo.,	Special Agent,	Fidelity-Phenix Fire Ins. Co.
Schneider, E. F.	17	Ins. Exch. Bldg., Chicago,	Special Agent.	North British & Merc. Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Schoen, E. M.	04	709 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Atlas Assurance Co.
Scholbe, M. A.	20	175 W. Jackson, Chicago,	Manager	Western Insurance Bureau.
Schramm, R. E.	13	1501 Insurance Ex., Chicago,	Special Agent,	National Ben Franklin Insurance Co
Schrup, Geo. N.	17	Ins. & Bank Bldg., Dubuque,	State Agent,	Dubuque F. & M. Ins. Co.
*Schrup, N. J.	96	Dubuque, Ia.,	President,	Dubuque F. & M. Insurance Co.
Schrup, Oliver G.	19	Dubuque, Iowa,	Special Agent,	Dubuque Fire & Marine Ins. Co.
Schulkamp, A. W.	18	Tenny Block, Madison, Wis.,	General Agent,	Fish & Schulkamp.
Schweer, Louis H.	15	1318 1st Nat. Bank Bldg., Cincinnati, Ohio,	State Agent,	Auto Ins. Co. of Hartford.
*Scott, Walter	72	512 American Bank Bldg., Kansas City, Mo.,	State Agent,	Home Insurance Co., N. Y.
Scruggs, Chas. J.	18	207 Independent Life Bldg., Nashville, Tenn.,	Special Agent,	Northern Assurance Co., Limited.
Seabury, Chas. Ward	18	Ins. Exch. Bldg., Chicago, Ill.,		Marsh & McLennan.
Seanor, Clyde W.	20	1102 Plymouth Bldg., Minneapolis, Minn.,	Adjuster,	Underwriters Adjusting Co.
*Sears, M. L.	85-91:95	1010 Waldheim Bldg., Kansas City, Mo.,	State Agent,	Phoenix Assurance Co.
Seaver, Wayne A.	19	406 New First Nat. Bk., Bldg., Columbus, Ohio,	Special Agent,	Imperial Insurance Co.
Sebold, Frederick	18	236 Paulton Block, Sioux Falls, S. Dak.,	State Agent,	Agricultural Ins. Co.
Secor, Harry F.	20	110 W. Fort St., Detroit, Mich.	Special Agent,	Royal Ins. Co.
Sedgwick, A. K.	18	8 S. Dearborn St., Chicago,	Special Agent,	Inter-State Fire Ins. Co.
Sedgwick, Geo. B.	07	76 W. Monroe, Chicago,	State Agent,	Cleveland National.
Sellers, E. M.	07	Indianapolis, Ind.,	Manager,	Great American Ins. Co.
Sellers, T. B.	03	Columbus, Ohio,	Manager,	Indiana Inspection Bureau.
Sellery, Roy A.	11	Lemcke Bldg., Indianapolis, Ind.,	Manager,	Ohio Inspection Bureau.
Seneca, Edwin L.	09	1630 Ins. Exch., Chicago,	State Agent,	Western Adjustm. & Insp. Bureau.
Shannon, W. G.	16	Eaton, Ohio,	State Agent,	Norwich Union.
Sharkey, Bernard	15	8½ N. 10 St., Richmond, Ind.,	Special Agent,	American of N. J.
Sharpe, H. H., Jr.	17	407 Savings Bldg., Lima, O.,	Special Agent,	Continental Ins. Co.
Shaver, A. V.	18	11-13 Lake Ave., Cleveland, Ohio,	Special Agent,	Continental Ins. Co.
Shaw, W. B.	11	1102-3 Second Nat'l Bk. Bldg., Toledo, Ohio,		Curtis & Shaw.
Sheldon, Chas. E.	17	Rockford, Ill.,	Manager,	American Ins. Co. of Newark.
Sheldon, Walter M.	16	710-134 S. LaSalle St., Chicago	Special Agent,	C/o W. A. Alexander & Co.
Sherman, R. C.	15	1312 Rector Bldg., Chicago,	Special Agent,	Rhode Island Ins. Co.
Sheppard, S. T.	17	627 Farwell Bldg., Detroit,	State Agent,	National Liberty Fire Ins. Co.
Sherburne, Roy W.	20	2311 Rugby Row, Madison, Wis.,	Farm Special Agent,	Hartford Fire Insurance Co.
Sherley, E. H.	18	Nashville, Tenn.,		Home Ins. Co. of N. Y.
Shirer, Fred W.	19	Schmullbach Bldg., Wheeling, W. Va.,	State Agent,	Springfield Fire & Marine Ins. Co.
Shipe, W. G.	20	909 Sharp Bldg., Kansas City, Mo.,	Special Agent,	New Hampshire Fire Ins. Co.
Shoemaker, E. R.	14	Box 152, Decatur, Ill.,	Special Agent,	Aetna Ins. Co.
Silhanek, James	18	659 Ins. Exch., Chicago, Ill.,	Special Agent,	Automobile Ins. Co. of Hartford.
Simmons, D. R.	10	1158 Penobscot Bldg., Detroit,	State Agent,	Firemen's Ins. Co., N. J.
Simmons, J. F.	20	724 Andrus Bldg., Minneapolis, Minn.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Simons, Fred H.	09	1443 Ins. Ex. Bldg., Chicago,	Special Agent,	Penn. Fire Ins. Co.
Simonton, Lee H.	19	29 Logan St., Denver, Colo.,	Manager,	Rocky Mountain Fire Und. Assn.
*Singleton, J. P.	91	New York City, N. Y.,	Assistant Manager,	Niagara Fire Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Smillie, A. B.	20	124 N. Delaware St., Indianapolis, Ind.,	Special Agent,	Henry Clay Fire Ins. Co.
Smith, Aubrey	15	Paducah, Ky.,	Secretary.	Ohio Valley Ins. Co.
Smith, C. H.	18	39 S. LaSalle St., Chicago, Ill.	Supt. Special Risk and Insp. Dept.,	Hartford Fire Ins. Co.
Smith, Clyde C.	19	513 Securities Bldg., Des Moines, Iowa,	Special Agent,	Commercial Union Assur. Co., Ltd.
Smith, Dan. T.	05	Winchester, Ill.,	State Agent,	Milwaukee Mechanics' Ins. Co.
Smith, E. C.	18	76 W. Monroe St., Chicago,	Agency Superintendent,	Sun Insurance Office of London.
Smith, J. Frank	20	Lock Box 74, Indianapolis, Ind.,	Special Agent,	Niagara Fire Ins. Co.
Smith, Merrill E.	17	1035 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Royal Ins. Co.
Smith, Raymond, W.	18	1423 Pierce Bldg., St. Louis, Mo.,	State Agent,	Aetna Ins. Co.
Smith, Thomas H.	19	303 Schwind Bldg., 25-27 S. Ludlow St., Dayton, Ohio,	State Agent,	Allemania Fire Ins. Co.
Smith, W. A.	15	203 W. Jackson, Chicago,	Underwriting Supervisor,	Royal Ins. Co.
Smith, Wallace W.	20	51 Kenyon Bldg., Louisville, Ky.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Smith, Warren K.	16	309 Gasco Bldg., Columbus, O.,	State Agent,	Mercantile Ins. of America.
Smith, W. P.	18	Monticello, Ill.,	Special Agent,	Great American Fire Ins. Co.
Snapp, Fred C.	19	Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Snyder, B. Goff	17	518 Hume-Mansur Bldg., Indianapolis, Ind.,	Special Agent,	A. D. Baker & Co.
Snyder, Claude F.	98	Lexington, Ky.,	Manager,	Henry Clay Fire Ins. Co.
Snyder, E. S.	09	944 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Fireman's Fund Insurance Co.
Snyder, Frank G.	03	51 Kenyon Bldg., Louisville, Ky.	Special Agent,	Liverpool & London & Globe Ins. Co.
Snyder, Geo. R.	09	Mt. Sterling, Ky.,	Special Agent,	Boston & Mich. Commercial Ins. Co.
Snyder, John E.	20	1422 First Nat'l Bk. Bldg., Chicago?,	Special Agent,	North British & Mercantile Ins. Co.
Snyder, Robert W.	19	51 Kenyon Bldg., Louisville, Ky.,	State Agent,	Caledonian Ins. Co.
Snyder, William R.	20	71 Griswold St., Detroit, Mich.	Adjuster,	Underwriters Adjusting Co.
Soenke, E. E.	18	217 W. 4th St., Davenport, Ia.,	Secy. and Manager,	Security Fire Ins. Co.
Sommers, Paul B.	12	1019 Rockefeller Bldg., Cleveland, Ohio,	Supt. of Agencies,	American of Newark.
Sonnen, William C.	20	1144 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Special Agent,	Liverpool & London & Globe Ins. Co.
Sonnen, W. J.	00	1631 Insurance Ex., Chicago,	Manager,	St. Paul F. & M. Ins. Co.
Sowards, Hugh L.	13	201 Gwynne Bldg., Cincinnati, Ohio,	Special Agent,	Norwich Union Fire Office.
*SPEAR, THEO. F.	75	402 5th Ave., Asbury Pk., N.J.	Assistant Secretary,	Phoenix Ins. Co., Hartford.
Spencer, Norman L.	12	304 Wilson Bldg., Lansing, Mich.,	Special Agent,	Pennsylvania Fire Ins. Co.
*SPICE, HORACE L.	94	933 Dime Bank Bldg., Detroit, Mich.,	Adjuster.	
Spink, Earl A.	19	509 New First Nat'l Bk. Bldg., Columbus, Ohio,	Special Agent,	Conn. Fire Ins. Co. & Phoenix of Hartf'd.
Spoerer, F. E.	14	Ins. Exch., Chicago,		Phoenix of Hartford.
Stabler, Frank L.	07	76 William St., New York, N.Y.	Asst. General Agent,	North British & Mercantile Ins. Co.
Stafford, John F.	97	76 W. Monroe St., Chicago,	Manager,	Sun Insurance Office.
Starr, B. E.	11	Capital National Bank Bldg., Lansing, Mich.,	Special Agent,	Boston Insurance Co.
Stauder, Val.	20	612 Merchants Nat'l. Bank Bldg., Chicago?	Special Agent.	

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
*STAUFFER, J. GEO.	92	76 W. Monroe St., Chicago,	Supt. of Agencies,	Fireman's Fund Insurance Co.
Stead, A. H. L.	15	Winnipeg, Manitoba,	Secretary-Treasurer,	Western Canada Fire Und. Assn.
Stebbins, Paul	20	615 Hartman Bldg., Columbus, Ohio,	Special Agent,	Boston Insurance Co.
*STEELE, W. L.	91	123 William St., N. Y. City.	Vice-President,	Niagara Fire Ins. Co.
Steenus, Oscar	20	Box 462, Bloomington, Ill.,	Special Agent,	Home Insurance Co.
Steinmann, Lloyd C.	20	614 Colorado Bldg., Denver, Colo.,	Special Agent,	Niagara Fire Insurance Co.
Stephens, Harry E.	09	Topeka, Kan.,	Special Agent,	Ins. Co. of North America.
Stephenson, Harry W.	10	331 Walnut St., Philadelphia, Pa.,	Local Manager,	L. & L. & G. Ins. Co.
Stine, D. O.	09	601 Main St., Reedsburg, Wis.,	Special Agent,	St. Paul F. & M. Ins. Co.
Stinson, Alfred	04	137 S. La Salle St., Chicago,	Secretary,	Fidelity-Phenix.
Stodghill, Wm. M.	05	106 W. 3rd St., Los Angeles, Cal.	Special Agent,	Pacific Coast Agency Co.
Stoner, W. B.	11	1007 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Fire Insurance Co.
Street, Chas. R.	06	New York, N. Y.,	President,	Fidelity-Phoenix Ins. Co.
Strode, Wm. P.	17	711 Merchants Bank Bldg., St. Paul, Minn.,	Special Agent,	Delaware Underwriters.
Stuart, J. C.	14	620 Securities Bldg., Des Moines, Ia.,	Special Agent,	Aetna Insurance Co.
Stuck, Geo. W.	07	813 Ins. Exch., Chicago,	State Agent,	Central Underwriting Agency.
Sturhahn, C. F.	14	Rossia Bldg., Hartford, Conn.,	United States Manager,	Rossia Insurance Co.
Steinkamp, Geo. W.	19	1417 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Philadelphia Underwriters.
Strossman, W. H.	19	Box 427, Mt. Sterling, Ky.,	Special Agent,	National Liberty Ins. Co.
Sturtevant, Frank C.	19	2119 Ins. Exch., Chicago, Ill.,	Special Agent,	National Union.
Sullivan, Fred W.	20	1158 Penobscot Bldg., Detroit, Mich.,	State Agent,	National Union Fire Insurance Co.
Sullivan, J. R.	00	912 First Nat. Bank Bldg., Milwaukee, Wis.,	Inspector,	Wisconsin Ins. Bureau.
Sundberg, Harry A.	08	831 Metropolitan Nat'l Bank Bldg., Minneapolis, Minn.,	General Agent,	Svea Fire Ins. & Life Co.
Sundloff, Fred W.	17	39 S. La Salle St., Chicago,	Special Agent,	Hartford Fire Ins. Co.
Swanson, Frank L.	20	1144 Insurance Exch., 175 W. Jackson Blvd., Chicago,	Special Agent,	Liverpool & London & Globe Ins. Co.
Sweasea, W. F.	09	181 Quincy St., Chicago,	State Agent,	Niagara Fire Insurance Co.
Swire, Roger	16	Iowa City, Ia.,	State Agent,	Great American Ins. Co.
Switzer, Harry A.	20	175 W. Jackson, Chicago,	Special Agent,	Aetna Fire Insurance Co.
Swope, W. P.	11	Stack Bldg., Louisville, Ky.,	State Agent,	American Eagle Ins. Co.
Tallman, J. B.	00	Ins. Exch. Bldg., Chicago,	State Agent,	Royal Exchange Assurance of London.
Tanner, D. M.	08	193 E. Broad St., Columbus, Ohio,	State Agent,	Cleveland National.
Tanner, Louis A.	19	1743 Ins. Exch., Chicago, Ill.,	Special Agent,	Home Insurance Co. of N. Y.
Tanner, Everett T.	07	Rockford, Ill.,	Executive Asst.	Security Ins. Co., Conn.
Tanner, R. L.	17	100 William St., N. Y.,	Special Agent,	New York Underwriters.
Tapper, R. W.	20	1312 79 W. Monroe St., Chicago, Ill.,	Special Agent,	Starkweather & Shepley Co.
Taylor, Ralph H.	08	506 New First Nat'l Bk. Bldg., Columbus, Ohio,	Special Agent,	St. Paul F. & M. Ins. Co.
Taylor, W. A.	20	34-35 Tenny Block, Madison, Wis.,	Branch Manager,	Wisconsin Inspection Bureau.
Terry, Lewis B.	20	Wilson Bldg., Lansing, Mich.,	Special Agent,	Pennsylvania Fire Ins. Co.
Terry, Paul W.	18	701 Jackson St., Topeka, Kan.,	Manager,	Kansas Inspection Bureau.
Tetlow, Jno. B.	17	522 N. Church St., Rockford, Ill.	Special Agent,	American of Newark.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Tewksbury, F. S.	20	1810 Commonwealth Bldg., Pittsburgh, Pa.,	Vice-President,	Pittsburgh Fire Ins. Co.
Thatcher, H. H.	01	Pontiac, Mich.	State Agent,	Fidelity Phenix.
Theimer, K. P.	14	Owatonna, Minn.,	State Agent,	American of N. J.
Thelan, John N.	20	175 W. Jackson, Chicago,	Special Agent,	Aetna Insurance Co.
Thomas, Earl W.	12	1419 Pierce Bldg., St. Louis, Mo.,	State Agent,	Queen Ins. Co.
Thomas, Geo. H.	17	1007 Hartman Bldg., Columbus, O.,	Special Agent,	Aetna Ins. Co.
Thomas, Harry	18	Calgary, Alberta, Can.,	Adjuster.	
Thomas, J. A.	12	1001 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Aetna Insurance Co.
Thomas, J. M.	17	941 Ins. Exch., Chicago,	Manager,	Fire Association of Phila.
Thompson, C. L.	11	821 Insurance Ex., Chicago,		Marsh & McLennan.
Thompson, F. F.	09	410 Ins. Bldg., Oklahoma City, Okla.,	State Agent,	W. C. Rice.
Thompson, J. N.	20	Fargo, N. D.,	State Agent,	North British & Mercantile Ins. Co.
Thorburn, J. L.	11	104 N. 11th St., Norfolk, Neb.,	Special Agent,	Aetna Fire Insurance Co.
Thrush, Geo. W.	14	500 Hartman Bldg., Columbus, O.,	Special Agent,	National of Hartford.
Thrush, Glenn L.	18	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	National Fire Ins. Co., Hartford.
Tidrick, R. S.	20	Cleveland, Ohio,	Special Agent,	Springfield Fire & Marine Ins. Co.
Timberlake, C. S.	98	Hartford, Conn.,	General Agent,	Hartford Fire Insurance Co.
Timmerman, W. L.	18	Scimitar Bldg., Memphis, Tenn.,	General Agent,	Columbian National.
Tinsley, B. P.	20	502 Central Nat'l. Bank, Columbus, Ohio,	Special Agent,	Hartford Fire Ins. Co.
Tinsley, E. W.	11	c/o Leonard Agency, Canton, O.	Special Agent,	Aetna Ins. Co.
Tippery, W. J.	09	1226 McKnight Bldg., Minneapolis, Minn.,	Special Agent,	Minneapolis & N. D. Fire Underwriters
Titus, Wm. G.	09	Lansing, Mich.,	Special Agent,	Underwriters' Agency Co.
Tobias, Walter B.	18	912 Lehmann Bldg., Peoria, Ill.,	Special Agent,	Hartford Fire Ins. Co.
*TOILES, FRED W.	96	86 Michigan St., Milwaukee.	Adjuster.	
Tompkins, F. J.	20	617 First Natl. Bank Bldg., Milwaukee, Wis.,	Special Agent,	N. Y. Underwriters Agency.
Toole, Wm. J., Jr.	20	203 Citizens Trust Bldg., Evansville, Ind.,	Manager,	Underwriters Adjusting Co.
*TOWNLEY, W. R.	94	76 W. Monroe St., Chicago,	General Agent,	British America Assurance Co.
Tracy, Chas. P.	17	1911 Ins. Ex. Bldg., Chicago,	Special Agent,	Western Assurance Co.
Treleven, Louis H.	19	Boone, Iowa,	State Agent, Rochester, Dept.	New Hampshire Ins. Co.
*TRESEVANT, J. T.	79	Dallas, Texas,	General Agent,	Tresevant & Cochran.
*TRIPP, S. W.	96	1064 Insurance Ex., Chicago,	Manager,	Western Factory Ins. Association.
*TRITTLE, F. L.	94	Brown Bldg., Rockford, Ill.,	Inspector,	
Tucker, R. S.	20	181 W. Quincy St., Chicago,	State Agent,	Niagara Fire Ins. Co. of New York.
Tudor, H. P.	20	121 First Nat'l Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Sun Insurance Office.
Turner, C. H.	15	175 W. Jackson, Chicago,		Continental Ins. Co.
Turner, S. D.	12	702 Fidelity Trust Bldg., Indianapolis, Ind.,	State Agent,	Svea & Hudson.
Tuttle, C. R.	11	76 W. Monroe St., Chicago,	General Agent,	Ins. Co. of N. Amer.
Ullmann, Albert I.	14	Ins. Exchange, Chicago,	District Manager,	Conn. Fire Ins. Co. & Phoenix of Hart'd
Underwood, Thos. C.	15	P. O. Box 771, Chicago, Ill.,	Adjuster,	Continental Ins. Co.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Updegraff, J. G.	08	R. A. Long Bldg., Kansas City, Mo.,	State Agent,	Royal Ins. Co.
Upham, A. M.	05	408 S. & L. Bldg. Des Moines, Iowa,	State Agent,	Liverpool & London & Globe Ins. Co.
Upham, H. C.	14	258 Lemcke Bldg., Indianapolis, Ind.,	State Agent,	Alliance of Phila.
Vail, J. D.	16	39 So. La Salle St., Chicago.	Asst Gen'l Agent,	Hartford Fire Ins. Co
Valentine, Geo. S.	00	LeRoy, Ohio,	Manager,	Ohio Farmers Ins. Co.
Vance, Chas. T.	18	Valley Bk Bldg., Des Moines, Ia	Vice-President,	Iowa National Fire Ins. Co.
Van Deventer, A. E.	14	732 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	Aetna Insurance Co.
*VAN DEVENTER, W. E.	92	1827 Ins. Exch., Chicago,	State Agent,	Michigan F. & M. Ins. Co.
VanDeventer, W. E., Jr.	19	946 175 W. Jackson, Chicago,		Illinois Inspection Bureau
*VAN VALKENBURG, M. W.	94	118 E. 10th St., Kansas City, Mo.,	State Agent,	Liverpool & London & Globe Ins. Co.
Varley, Chas. E.	10	209 W. Jackson, Chicago,	Sp. Agt. Imp. Risk Dept.,	Springfield F. & M. Ins. Co.
Vernor, Richard E.	17	1714 Dime Bk. Bldg., Detroit,	State Agent,	L. & L. & G. Ins. Co.
Vickery, E. B.	14	1564 Ins. Exch., Chicago,	Cook Co. Special Agent,	Niagara Fire Insurance Co.
Von Sien, Geo. S.	16	Box 163, Fargo, N. D.,	Special Agent,	Liverpool & London & Globe Ins. Co.
*VORR, MILTON P.	92	12th floor, Ins., Ex., Chicago,	Special Agent,	Generale & Urbaine of Paris.
Voss, R. D.	15	320 Terminal Bldg., Lincoln, Neb.,	Special Agent,	Glens Falls Ins. Co.
Wadsworth, C. D.	17	416 Central Life Bldg., Des Moines, Ia.,	State Agent,	Springfield F. & M. Ins. Co.
*WAGGONER, SOL. E.	78-91-94	Pierce Bldg., St. Louis, Mo.,		c/o Citizens Insurance Co., Mo.
Waldron, Raymond	03	1050 Insurance Ex., Chicago,	State Agent,	Rochester Dept.
*WALKER, H. H.	71	Home Ins. Bldg., Chicago,	Sec'y Farm Dep't,	Home Insurance Co., N. Y.
Walker, W. E.	11	706 Gas & Elec. Bldg., Denver, Colo.,	Special Agent,	Glens Falls Ins. Co.
Wallace, A. C.	13	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Queen Insurance Co.
*WALLACE, J. M.	82	Dayton, Ohio,		c/o National Fire Ins. Co., Hartford
Wallace, Walter G.	13	1723 Ins. Exch., Chicago,	Special Agent,	Herrick & Auerbach,
Walling, Kelsey L.	04	Des Moines, Iowa,	Inspector,	Iowa Ins. Service Bureau.
Wallis, Samuel A.	18	373 Broadway, Milwaukee, Wis.	State Agent,	Svea F. & L. Ins. Co.
Walsh, J. H.	09	512 American Bank Bldg., Kansas City, Mo.,	Special Agent,	Home Insurance Co., N. Y.
Walsh, William	17	10th Floor Builders Exch., Minneapolis, Minn.,	Secretary,	Twin City Fire Ins. Co.
Wanvig, M. L.	17	1000 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Atlas Assurance Co.
Ward, W. B.	19	1314 Merchants Bank Bldg., Indianapolis, Ind.,	Chief Auditor,	Indiana Audit Bureau.
Warner, E. H.	17	Mason City, Ia.,	Secretary and Manager,	Automotive Ins. Co.
Warner, Lansing B.	00	111 W. Monroe St., Chicago.		
Warner, S. W.	19	1551 Ins. Exch., Chicago, Ill.,	State Agent,	North River Insurance Co.
Warren, L. P.	16	175 W. Jackson Boul., Chicago, Ill.	Special Agent,	Milwaukee Mechanics.
*WARREN, W. S.	91	1144 Ins. Ex., Chicago,	Retired,	Liverpool & London & Globe Ins. Co.
*WASHINGTON, H. B.	82	New York City, N. Y.,	Special Agent,	Niagara Falls Ins. Co.
*WASSON, A. M. L.	81-85-96	1314 First Nat. Bank Bldg., Cincinnati, Ohio,	Retired.	
Waterman, Howard F.	05	1507 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Agricultural Ins. Co.
Watson, Wm. F.	11	1837 Ins. Exch., Chicago, Ill.	State Agent,	Aetna Fire Insurance Co.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Weaver, K. D.	10	1103 City Trust Bldg., Minneapolis, Minn.,	Special Agent,	Sun Insurance Office.
Weaver, F. L.	05	1450 2nd Ave., Detroit, Mich.,	Special Agent,	Allemannia Insurance Co.
Webb, Ward W.	14	Canton, Ohio,	Insurance Manager,	John Jacob Agency.
Webster, George,	20	726 Gas & Electric Bldg.,	Adjuster.	
Webster, W. Dix.	05	2021 Insurance Ex., Chicago,	General Agent,	Girard Ins. Co.
Weed, N. A.	19	735 E. Ohio St., Pittsburgh, Pa.,	Secretary and Treasurer,	Republic Fire Ins. Co.
Wehmeyer, C. A.	04-06-08	Ann Arbor, Mich.,	Special Agent,	Security Ins. Co., New Haven, Conn.
Weil, Aaron M.	98	29-31 Main St., Evansville, Ind.	Local Agent.	
Weineck, F. L.	02	204 Jefferson Bldg., Milwaukee, Wis.	Special Agent,	Sun Ins. Office.
Weinfurth, Ed. J.	17	Pierce Bldg., St. Louis, Mo.	State Agent,	Dubuque F. & M. Ins. Co.
Weingartner, R. L.	15	505 Trust Bldg., Rockford, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Weiser, S. F.	04	Dubuque, Iowa,	Secretary,	Dubuque F. & M. Ins. Co.
Welch, B. M.	17	86 Michigan St., Milwaukee,	State Agent,	Phoenix of London.
Wells, Ed. E.	11	1144 Ins. Exch., Chicago,	Supt. of Agencies,	Liverpool & London & Globe Ins. Co.
Wells, H. M.	99	1637 Insurance Ex., Chicago,	Adjuster,	c/o Klee, Rogers & Co.
Wells, J. Dean,	20		Special Agent,	Niagara Fire Ins. Co.
*Welpton, D. B.	95	Arlington Bldg., P.O.Box 1432, Omaha, Neb.,	Executive State Agent,	Royal Insurance Co.
Welpton, Frank D.	20	412 New York Life Bldg., Kansas City, Mo.,	Manager,	Underwriters' Adjusting Co.
Welsh, Madison F.	19	528 Powers Bldg., Decatur, Ill.,	State Agent,	National Liberty Ins. Co.
Welsh, Milton	99	1027 N. Y. Life Bldg., Kansas City, Mo.,	Adjuster.	
Welsh, Milton, Jr.	15	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Ins. Co.
Wendt, W. J.	16	Newark, N. J.,	State Agent,	Newark Fire Ins. Co.
Wendt, Edw. C.	19	1018 Exchange Bank Bldg., St. Paul, Minn.,	Spec. Agt., Auto Dept.,	Firemen's Fund Ins. Co.
Wesner, E. M.	09	617 Iowa State Bk. Bldg., Burlington, Ia.,	Adjuster,	American Ins. Co., Newark.
West, D. D.	15	Grand Rapids, Mich.,	State Agent,	Peninsular Fire of Grand Rapids.
West, Robert H., Jr.	18	Cincinnati, Ohio,	Gen. Mgr, Live Stock Dept.,	Hartford Fire Ins. Co.
Westmeyer, F. H.	11	1412 Second Nat'l Bk. Bldg., Toledo, Ohio,	Adjuster,	Western Adjusting & Inspection Co.
*WETMORE, E. R.	95	Chicago, Ill.,	Special Agent,	N. Y. Underwriters Agency.
Whalen, Henry C.	16	Wichita, Kan.,	President,	Central States Fire Ins. Co.
Wharton, J. C.	07	76 W. Monroe St., Chicago,	Asst. Manager,	Sun Insurance Office.
Wheeler, C. E.	09	Milwaukee, Wis.,	Manager,	Wis. Ins. Bureau.
*WHEELER, E. S.		2260 Elston Ave., Chicago,		
Whipple, C. G.	05	531 Insurance Ex., Chicago,	Examiner,	National of Hartford.
Whitaker, E. G.	19	209 W. Jackson Blvd., Chicago,	Supt., Auto Dept.,	Queen Insurance Co.
White, J. B.	17	2115 Ins. Exch. Bldg. Chicago,	Special Agent,	Glens Falls Ins. Co.
White, Jno. O.	15	808 Stahlman Bldg., Nashville, Tenn.,	State Agent and Adjuster,	Sun Insurance Office.
White, Morris W.	13	597 Endicott Bldg., St. Paul,	State Agent,	Patriotic Assurance Co.
White, Richard	16	607 Colo. Bldg., Denver, Colo.,	Special Agent,	Glens Falls Ins. Co.
White, William F.	20	Merchants Bank Bldg., Indianapolis, Ind.,	Special Agent,	Liverpool & London & Globe Ins. Co
White, William G.	20	394 Ludlow Arcade,   Dayton, Ohio,	Special Agent,	N. Y. Underwriters Agency.
			Special Agent,	London & Lancashire Fire Ins. Co.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Whiteley, A. S.	20	Schmubach Bldg., Wheeling, W. Va.	Secretary,	W. Va. Fire Underwriters Assn.
Whitford, Geo. S.	03	614 Colorado Bldg., Denver, Colo.,	General Agent,	Niagara Fire Insurance Co.
*WHITLOCK, J. L.	75	Glens Falls, N. Y.,	Retired,	Glens Falls Insurance Co.
Whitney, Marlin W.	08	602 First Nat'l Bk. Bldg., Ann Arbor, Mich.,	Special Agent,	Western Assurance Co.
Whittemore, C. L.	1885-1902	1007 Sharp Bldg., Kansas City, Mo.,	Manager,	Western Adjustment and Inspection Co.
Wieben, Rud. H.	10	133 39th St., Milwaukee, Wis.	State Agent,	Milwaukee Mechanics Fire Ins. Co.
Wickware, Marc	20	Grand Rapids, Mich.,	State Agent,	Peninsular Fire Ins. Co.
Wiese, John D.	20	2219 175 W. Jackson, Chicago.	Asst. Gen. Manager,	Underwriters Adjusting Co.
Wilbur, I. A.	18	2131 Chestnut Ave., Cleveland, Ohio,	Special Agent,	The Brooks-Willor-Parsons Co.
Wilbur, J. R.	15	P. O. Drawer 771, 800 Postal Tel. Bldg., Chicago,	2nd Vice-Pres.,	Continental Ins. Co.
Wile, Edwin W.	09	55 John St., New York City,	Manager Loss Dep't,	Kelley & Fuller.
Wiley, Keith P.	18	411 Ford Bldg., Detroit, Mich.	State Agent,	Phoenix Assurance of London.
*WILKEN, W. A.	96	Atlantic, Iowa,	State Agent,	Williamsburgh City Fire Ins. Co.
Willauts, S. E.	20	701 Jackson St., Topeka, Kans.	Kansas State Agent,	Fireman's Fund Ins. Co.
Williams, Chester	18	1966 Insurance Exchange, Chicago, Ill.,	Special Agent,	Standard of Hartford.
*WILLIAMS, GEO. G.	85	115-117 Wisconsin St., Mil- waukee, Wis.,	State Agent,	Liverpool & London & Globe Ins. Co.
Williams, Jos. E.	17	172 Wisconsin St., Milwaukee, Wis.,	Mgr. Local Dept.,	Northwestern National Ins. Co.
Williams, J. W.	05	2nd floor, News Bldg., Indiana- polis, Ind.,	Manager,	Merchants & Mfrs. Ins. Bureau.
Williams, R. H.	11	80 William St., N. Y.		
*WILLIAMS, S. G.	82	Denver, Col.,	Ins. Atty. & Adjr.	
Williams, W. D.	97	Rockford, Ill.,	Manager,	Security Insurance Co.
Wilson, Freeman	10	205 Schultz Bldg., Columbus, Ohio,	Special Agent,	Rhode Island Fire Insurance Co.
Wilson, Geo. T.	02	115 Forest Ave., Dayton, O.,	Special Agent,	Globe Ins. Co. of Philadelphia.
Wilson, Kit	15	137 S. LaSalle St., Chicago,	State Agent,	Fidelity-Phoenix Co.
Wilson, M. R.	19	808 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agent,	Firemen's Ins. Co.
Wilson, Thomas L.	19	508 Walnut St., Philadelphia, Pa.,	Manager,	Delaware Underwriters.
Winchell, Wm. B.	20	28 Columbian Bldg., Topeka, Kansas,	Special Agent,	Liverpool & London & Globe Ins. Co.
*WINDLE, Jos. J.	91	60 Wall St., New York,	Adjuster.	
Windsor, J. L.	05	906 City Trust Bldg., Indiana- polis, Ind.,	Special Agent,	Glens Falls Insurance Co.
Winter, Edw. A.	12	Cincinnati, Ohio,	Secretary,	National Fire Ins. Co.
Wippell, P. P.	07	2127 Insurance Ex., Chicago,	Special Agent,	Agricultural Insurance Co.
Wirth, E. F.	11	944 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	National Fire Ins. Co. of Hartford.
Wise, Gus M.	05	Springfield, Ill.,	Manager,	Continental Mutual Auto.
Wisner, W. K.	99	1730 B Ave., E., Cedar Rapids, Iowa,	Special Agent,	Northern Assurance Co.
*WITHERS, W. E.	89	1753 Insurance Ex., Chicago,	Local Agent.	
Woessner, Henry J.	02	1821 Insurance Ex., Chicago,	General Agent,	Marquette National Ins. Co.
Wolf, Walter H.	20	1158 Penobscot Bldg., Detroit, Mich.,	Special Agent,	National Union Fire Ins. Co.
Wolff, Herman C.	14	1837-175 W. Jackson, Chicago	Special Agent,	Aetna Insurance Co.
*WOLFF, L. H.	95	Aetna Bldg., Indianapolis, Ind.	State Agent,	Aetna Insurance Co., Hartford.

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NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Wollaeger, Gustave, Jr.	* 07	5th fl. Brumden Bldg., Milwaukee, Wis.,	President,	Concordia Fire Ins. Co.
Wollaeger, Wm. C.	19	Milwaukee, Wis.,	Assistant Secretary,	Concordia Fire Ins. Co.
Woltersdorff, Ralph F.	06	1305 Insurance Ex., Chicago,	Special Agent,	Atlas Assurance Co.
Wonn, C. G.	01	642 Monadnock Bldg., Chicago,	Special Agent,	Northern Assurance Co.
Wood, C. O.	03	604 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Home Insurance Co., N. Y.
*Wood, H. N.	85	814 Omaha Nat. Bank Bldg., Omaha, Neb.,	State Agent,	North British & Mercantile Ins. Co.
Wood, Oliver Grant,	19	Columbus, Ohio,	Special Agent,	Home Insurance Co.
*WOODSURY, Cyrus	96	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	Queen Insurance Co.
Woodroffe, Jno. T.	17	Box 258, Fargo, N. Dak.,	Special Agent,	Northern Assurance, Ltd.
Woodroffe, Wm. W.	20	Sioux Falls, S. D.,	State Agent,	Am. Central & Queen Cy Fire Ins. Co.
Woods, F. E.	13	401 Hartman Bldg., Omaha, Nebr.,	Special Agent,	Sun Insurance Office.
Woodsmall, W. O.	17	American Bank Bldg., Kansas City, Mo.,	Special Agent,	Fire Association.
Worthington, G. H.	10	76 W. Monroe St., Chicago,	Examiner,	Commercial Union.
Worthington, M. A.	19	167 White St., Hartford, Conn.		Scottish Union & National Fire Ins. Co.
Wright, Arthur J.	08	P. O. Box 1605, Milwaukee,	General Adjuster,	Northwestern Nat'l Ins. Co., Milwaukee.
Wright, Chas. T.	19	800 76 W. Monroe St., Chicago, Ill.,	Special Agent,	Great American Insurance Co.
Wright, George G.	19	1422 First Nat'l Bk. Bldg., Milwaukee, Wis.,	State Agent,	Commonwealth & Mercantile.
Wright, W. S.	08	Marquette, Mich.,	Adjuster.	
Yeaton, Alfred D.	10	1911 175 W. Jackson, Chicago	Special Agent,	New Hampshire Fire Ins. Co.
Young, Chas. O.	00	724 Andrus Bldg., Minneapolis, Minn.,	Special Agent,	National Liberty Ins. Co.
Young, Frank D.	20	203-205 Bryant Bldg., Kansas City, Mo.,	State Agent,	National Liberty Fire Ins. Co.
Yunker, Geo. A.	06	Plain Dealer Bldg., Cleveland, Ohio,	Special Agent,	Royal Insurance Co. of Liverpool.
Zimmer, H. M.	06	801 Old Colony Life Bldg., Chicago, Ill.,	Special Agent,	Home Insurance Co. of New York.
Zimmermann, R. F.	20	217 W. Water St., Milwaukee, Wis.,	Special Agent,	County Fire Ins. Co. of Phila.
Zoelzer, Paul.	14	109 Mason St., Milwaukee,	Special Agent,	National Union Insurance Co.
Zuber, Jno. W.	17	16 E. Broad St., Columbus, O.,	President,	American National Fire Ins. Co.
Zweig, H. M.	03	424 Walnut St., Philadelphia,	State Agent,	National Ins. Co. of Hartford.

\*Life Member.

# LIFE MEMBERSHIP

Affeld, Chas. E.	Chicago, Ill.	Kelsey, Jos. A.	New York City.
Andrews, C. L.	Detroit, Mich.	Kelsey, P. T.	New York, N. Y.
Andrews, D. W.	Grand Haven, Mich.	Kemp, O. C.	Greenville, Mich.
Andrus, S. D.	Detroit, Mich.	Knighton, P. H.	Hannibal, Mo.
Atwood, H. F.	Rochester, N. Y.	Law, Geo. W.	Chicago, Ill.
Auerbach, B.	Chicago, Ill.	Lamey, H. T.	Denver, Colo.
Bailey, Geo. A.	Topeka, Kan.	Lee, Frederick W.	New York.
Bailey, J. W.	Denver, Colo.	Lenahan, J. H.	New York.
Bament, W. N.	New York City, N. Y.	Lidster, R. E.	Chicago, Ill.
Barnard, C. F.	Cleveland, Ohio.	Little, F. W., Jr.	Kansas City, Mo.
Batchelder, G. H.	Chicago, Ill.	Littlejohn, W. J.	Pasadena, Cal.
Bell, G. H.	Chicago, Ill.	Loudon, H. R.	New York, N. Y.
Bennett, H.	Cedar Rapids, Iowa.	Love, A. J.	Omaha, Neb.
Bennett, R. M.	New York City, N. Y.	Lovejoy, George M.	Hartford, Conn.
Blackwelder, I. S.	Chicago, Ill.	Low, C. F.	New Orleans, La.
Bliven, Waite.	Philadelphia, Pa.	Lowe, N. C.	Jackson, Mich.
Bloom, N. A.	Detroit, Mich.	Lowry, W. D.	Minneapolis, Minn.
Blossom, Geo. W.	Chicago, Ill.	Luce, F. B.	Boston, Mass.
Bonar, L. J.	Mansfield, Ohio.	Mariner, W. E.	Chicago, Ill.
Boning, Herbert E.	Milwaukee, Wis.	McAnally, F. T.	Kankakee, Ill.
Bowers, F. W.	Hartford, Conn.	McGregor, P. D.	Chicago, Ill.
Brant, J. A.	Minneapolis, Minn.	McLaren, J. B.	Duluth, Minn.
Brown, W. C.	St. Louis, Mo.	McMillan, L. S.	Chicago, Ill.
Bush, J. B.	Kansas City, Mo.	Meinel, Edward.	New York, N. Y.
Calley, E. J.	Chicago, Ill.	Meinel, F. A.	Chicago, Ill.
Carlisle, E. G.	Chicago, Ill.	Miller, A. F.	Belleville, Ill.
Carlisle, H. W.	Chicago, Ill.	Miller, C. R.	Springdale, Ark.
Carpenter, J. D.	Des Moines, Iowa.	Monroe, A. R.	Newark, N. J.
Carver, J. G.	Detroit, Mich.	Moore, Geo. H.	Chicago, Ill.
Cate, S. E.	St. Louis, Mo.	Moore, M. S.	Terre Haute, Ind.
Chamberlin, W. O.	Minneapolis, Minn.	Mott, George C.	St. Paul, Minn.
Chapman, W. A.	Chicago, Ill.	Mueller, G.	Los Angeles, Cal.
Clarkson, H.	Topeka, Kan.	O'Brien, Jos. W.	Grand Haven, Mich.
Clough, Allen E.	New York, N. Y.	Olde, A. C.	San Francisco, Calif.
Colson, H. W.	Phoenix, Ariz.	Page, Wm. E.	Des Moines, Iowa.
Corbet, J. C.	Chicago, Ill.	Persch, C. F.	Alhambra, Cal.
Cornell, H. F.	Philadelphia, Pa.	Phillips, H. O.	Indianapolis, Ind.
Croaley, Geo. R.	Milwaukee, Wis.	Ragsdale, J. C.	Oakland, Cal.
Cunningham, J. L.	Glenn Falls, N. Y.	Rassweiler, H. H.	Naperville, Ill.
Dale, John F.	Omaha, Nebr.	Raynolds, Robert L.	Columbus, Ohio.
Daniel, T. R.	Minneapolis, Minn.	Redfield, D. W.	Chicago, Ill.
Daniels, W. H.	Chicago, Ill.	Reynolds, M. A.	Chicago, Ill.
Davies, Jno. E.	Chicago, Ill.	Ritchie, Frank	Cincinnati, Ohio.
Dean, A. F.	Chicago, Ill.	Robertson, J. W.	Chicago, Ill.
de Roope, Holger	Chicago, Ill.	Rogers, Frank D.	Chicago, Ill.
de Veuve, James H.	Seattle, Wash.	Rollo, W. F.	Chicago, Ill.
De Witt, Carroll L.	New York, N. Y.	Rudy, D. A.	Indianapolis, Ind.
Driscoll, M. F.	Chicago, Ill.	Schrupp, N. J.	Dubuque, Iowa.
Drum Will, I.	Topeka, Kan.	Scott, Walter.	Kansas City, Mo.
Dunlop, Chas. D.	Providence, R. I.	Sears, M. L.	Kansas City, Mo.
Ebbert, Geo. G.	Chicago, Ill.	Singleton, F. H.	Chicago, Ill.
Eddy, H. C.	Chicago, Ill.	Smith, Theo. H.	Dayton, Ohio.
Edmonds, J. Frank	Denver, Colo.	Spear, Theo. F.	Hartford, Conn.
Englemann, C. P.	Chicago, Ill.	Stauffer, J. Geo.	Chicago, Ill.
Fargo, F. M.	Minneapolis, Minn.	Steele, W. L.	Chicago, Ill.
Fisher, G. M.	Chicago, Ill.	Tolles, Fred W.	Milwaukee, Wis.
Fisher, Walter I.	Minneapolis, Minn.	Townley, W. R.	Chicago, Ill.
Fleming, J. D.	Marshall, Mo.	Trezevant, J. T.	Dallas, Texas.
Fort, C. W.	Kansas City, Mo.	Tripp, S. W.	Chicago, Ill.
Friedley, H. H.	Indianapolis, Ind.	Tritle, F. L.	Rockford, Ill.
Gill, Geo. C.	Quincy, Ill.	Van Deventer, W. E.	Chicago, Ill.
Glidden, H. H.	Chicago, Ill.	Van Valkenburg, M. W.	Kansas City, Mo.
Gray, J. H.	Columbus, Ohio.	Vore, Milton P.	Chicago, Ill.
Harvey, R. D.	New York, N. Y.	Waggoner, Sol. E.	St. Louis, Mo.
Higbee, W. E.	Chicago, Ill.	Walker, H. H.	Chicago, Ill.
Higley, Chas. W.	Chicago, Ill.	Wallace, J. M.	Dayton, Ohio.
Hildreth, L. E.	Chicago, Ill.	Warren, W. S.	Chicago, Ill.
Hill, Herbert C.	Boston, Mass.	Washington, H. B.	New York, N. Y.
Howe, H. I.	Winona, Minn.	Wasson, A. M. L.	Cincinnati, Ohio.
Hitchcock, E. M.	Minneapolis, Minn.	Welpton, D. B.	Omaha, Neb.
Hubbard, Fred A.	New York City, N. Y.	Wetmore, E. R.	Chicago, Ill.
Hubble, J. W.	Jacksonville, Ill.	Wheeler, E. S.	Chicago, Ill.
Hubble, L. J.	Monmouth, Ill.	Whitlock, J. L.	Chicago, Ill.
Hunter, R. H.	Chicago, Ill.	Wilken, W. A.	Atlantic, Iowa.
Irvin, E. C.	Philadelphia, Pa.	Williams, Geo. G.	Milwaukee, Wis.
Johnston, Jas. C.	San Francisco, Cal.	Williams, S. G.	Denver, Colo.
Johnson, J. J.	Chicago, Ill.	Windle, J. J.	New York, N. Y.
Joseph, James F.	Chicago, Ill.	Witherbee, W. E.	Chicago, Ill.
Julian, N. T.	Columbus, Ohio.	Woodbury, Cyrus	Columbus, Ohio.
Kelley, W. P.	South Bend, Ind.	Wood, H. N.	Omaha, Neb.
Kelsey, H. N.	New York City.	Wolf, L. H.	Indianapolis, Ind.

At the Fortieth Annual Meeting of the Fire Underwriter's Association of the Northwest, held in Chicago, October 6 and 7, 1909 the following amendment to the By-Laws was adopted:

## ARTICLE II.

SECTION 8. All members whether active or associate, will be transferred to the Life Membership List after they have paid dues twenty-five years, such life membership to carry with it all the rights and privileges of an active member and with no dues to pay.

## ASSOCIATE MEMBERS

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Arnold, F. W., Jr.	06	303 Turks Head Bldg., Providence, R. I.,	Attorney.	
Bingham, H. C.	17	37 Wiggins Block, Cincinnati, Ohio,	Special Agent,	Graydon & Dube.
Carver, J. G.	96	Dime Bank Bldg., Detroit, Mich.,		c/o Liverpool, London & Globe Ins. Co.
Conklin, Walter W.	99	703 3rd Ave., South, Minneapolis, Minn.,	Local Agent,	Hood Agency.
De Crof, E. W.	09	Box 623, Arkansas City, Kan.,		Lesh Oil Co.
De VEUVE, JAS. H.	96	311 White Bldg., Seattle, Wash.		
*DRISCOLL, M. F.	92	Lakota Hotel, Chicago,	Retired.	
Espenscheid, H. F.	01	Danville, Ill.,	Local Agent,	Phillips, Snapp & Espenscheid.
Fertig, C. T.	97	Box 76, Colo. Spgs., Colo.,	Local Agent,	Lawton & Fertig.
Harrison, J. M.	10	520 1st Nat. Soo Line Bldg., Minneapolis, Minn.,		Conklin-Zonne-Harrison Agency.
Hebgen, Arthur F.	04	Milwaukee, Wis.,	Special Agent,	Concordia Fire Ins. Co.
Heller, Geo., Jr.	05	Sheboygan, Wis.,	Local Agent.	
*HUNTER, R. H.	94	1937 Ins. Exch., Chicago,	Local Agent.	
*†KELLEY, W.P.	93	Rm. No. 3 American Trust Bldg., South Bend, Ind.,	Local Agent.	
*Livingston, J. K.	97	810 Dime Bk. Bldg., Detroit, Mich.,	Local Agent,	Whittaker Bros. & Livingston.
Mannen, Frank A.	97-99:03	80 Maiden Lane, N. Y. C.		
*RASSWEILER, H. H.	92	Naperville, Ill.		
Schafer, Fred W.	99	1900 Grand Ave., Kansas City, Mo.,	Local Agent.	
Shepherd, John	00	929 Investment Bldg., Los Angeles, Cal.,		c/o Knickerbocker Portland Cement Co
Shepherd, John E.	97	Charlottesville, Va.,	Vice-President,	Automatic Fire Pro. Co., Whitestone, L.I.
Troxell, Robt. W.	06	Springfield, Ill.,	Local Agent.	

\*Life Member.

## HONORARY MEMBERS

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Barry, Hon. Jas. V.	10	1 Madison Ave., New York.		
Bates, Thomas	19	39 S. LaSalle St., Chicago, Ill.		
Beck, Hon. Jas. M.	97	44 Wall St., New York City.		
Bissell, R. M.	97	Hartford, Conn.,	President,	Hartford Fire Insurance Co.
Briggs, Nelson E.	94	2113 Ins. Ex., Chicago,	State Agent,	North Brit. & Merc. Ins. Co.
Coffee, Mrs. J. J.,	16	4716 Magnolia Ave., Chicago,		
Gunsaulus, Dr. F. W.	13	Chicago, Ill.,	President,	Armour Institute of Technology.
Jessop, R. N.	96	Fairfield, Ill.,	Special Agent	Fidelity-Phenix Fire Insurance Co.
Stevens, W. H.	19	Watertown, N. Y.,	President,	Agricultural Insurance Co.
Wyper, James	97	Hartford, Conn.,	Secretary,	Orient Insurance Company.

# In Memoriam

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Abbey, A. J. B.	89	San Antonio, Tex.,	Special Agent,	Home Insurance Co., N. Y.
Abbott, W. S.	16	810 Dime Bank Bldg., Detroit, Mich.,	State Agent, Adjuster,	North British & Mercantile Ins. Co.
Adams, Geo. W.	03	Chicago, Ill.,	Secretary,	American Central Ins. Co.
Adams, John H.,	10	St. Louis, Mo.,	Proprietor,	Western Insurance Review.
Aldrich, H. L.	89	St. Louis, Mo.,	Special Agent,	Agricultural Ins. Co.
Alexander, F. W.	07	Indianapolis, Ind.,		
Allabach, E. W.	12	Des Moines, Iowa,	Special Agent,	Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Allen, E. L.	98	New York City,	President,	German American Insurance Co., N. Y.
Amonson, Louis S.	13	Philadelphia, Pa.,	President,	Peoples National Fire Ins. Co.
Anderson, Lew W.	15	Cedar Rapids, Iowa,	Local Agent,	
Armstrong, Frank W.	97	Indianapolis, Ind.,	State Agent,	Merchants Ins. Co. of N. J.
Armstrong, G. A.	17	Detroit, Mich.,	State Agent & Adjuster,	Aetna Ins. Co. of Hartford.
Ashworth, Wm.	82	Chicago, Ill.,	General Agent,	British America Assurance Co., Toronto.
Aspinwall, Sterne F.	92	Grand Rapids, Mich.,	President,	Grand Rapids Fire Ins. Co.
Atwood, John	82	Alton, Ill.,	President,	Illinois Mutual Ins. Co., Ill.
Baker, Thomas, Jr.	16	Fargo, N. D.,	General Agent,	St. Paul, F. & M. Ins. Co.
Barnum, H.	17	Binghampton, N. Y.,	Supt. of Agencies,	Agricultural Ins. Co.
Barry, A. S.	82	Godfrey, Ill.,	General Adjuster,	
Barry, Chas. H.	18	Philadelphia, Pa.,	President,	Pennsylvania Fire Ins. Co.
Bartels, H. A.	17	409 Hammond Bldg., Detroit, Mich.,	State Agent,	Rochester German Underwriters.
Bassett, E. J.	91	Hartford, Conn.,	General Agent,	Aetna Insurance Co., Hartford.
Belden, J. S.	08	Chicago, Ill.,	Manager,	Fire Association.
Bennett, F. C.	97	Cincinnati, Ohio,	General Agent,	Aetna Ins. Co.
Bennett, J. B.	89	Indianapolis, Ind.,	Local Board Commission'r.	
Benson, M. V. B.	19	Amer. Trust Bldg., 17th & Lawrence Sts., Denver,	State Agent and Adjuster	Insurance Co. of North America.
Berne, J. J.	95	Chicago, Ill.,	General Adjuster,	Traders Ins. Co., Chicago.
Berry, E. H.	98	Milwaukee, Wis.,	State Agent,	Liverpool & London & Globe Ins. Co.
Best, J. G. S.	09	Chicago, Ill., 156 LaSalle St.,	Special Agent,	Girard F. & M. Ins. Co.
Beverage, David	97		Mgr. and Inspector,	
Bissell, F. R.	79	Dubuque, Iowa,	State Agent,	Hartford Fire Ins. Co., Hartford.
Bissell, Geo. Francis	95	Chicago, Ill.,	General Agent,	Hartford Fire Ins. Co., Hartford.
Blauvelt, Albert	18	1046 Insurance Ex., Chicago,	Associate Manager,	Western Factory Ass'n.
Bleakly, John L.	20	Des Moines, Iowa.	President,	Iowa National Fire Ins. Co.
Bliven, Chas. E.	96	Chicago, Ill.	Manager,	American Fire Ins. Co., Philadelphia.
Blodgett, A. C.	06	Nashville, Tenn.,		
Blossom, Howard A	07	St. Louis, Mo.,	President,	Merchants Ins. Co., St. Louis.
Boughton, Frank S.	91	Denver, Colo.,	Special Agent,	Niagara Fire Ins. Co., N. Y.
Bowers, H. E.	01	New York City,	Retired.	
Bradshaw, W. D.	01	Chicago, Ill.,	General Agent,	Firemen's Ins. Co., N. J.
Braunstein, J. B.	08	Cincinnati, Ohio,	Special Agent,	Phoenix Ins. Co., Hartford, Conn.
Brooks, Fred S.	13	825 Ford Bldg., Detroit, Mich.,	General Adjuster.	
Brown, J. Mabbet	16	Madison, Wis.		
Browne, Roger E.	10	Fargo, N. D.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Buck, Fred O'L.	10	Denver, Colo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Burch, Thos. Ross	92	Chicago, Ill.,	Gen'l Ag't Western Dep't,	Phoenix Ins. Co., Brooklyn.
Burns, M. J.	17	1263 Josephine St., Denver.		
Burroughs, F. M.	10	Chicago, Ill., 205 LaSalle St.,	Manager Farm Branch,	Phenix Insurance Co.
Burt, Fred E.	86	Detroit, Mich.,	Supervis. Ag't and Adj'r,	Niagara Falls Ins. Co., N. Y.
Bush, Henry W.	14	Chicago, Ill.,		
Butterfield, W. C.	01	St. Louis, Mo.,	General Adjuster,	Phoenix Ins. Co. of Hartford.

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Campbell, E. T.	16	St. Louis, Mo.,	President,	American Central Ins. Co.
Campbell, S. F.	14	Insurance Exchange, Chicago,	Chicago Special Agent,	Glens Falls Ins. Co.
Carson, R. B.	07	Chicago, Ill., Hyde Park Hotel.		
Cary, Eugene	04	Chicago, Ill.,	Manager,	German American Ins. Co., N. Y.
Caswell, James H.	16	New York City,	General Adjuster,	Germania Fire Ins. Co., N. Y.
Chapman, E. F.	09	Detroit, Mich.,	Inspector,	Michigan Inspec. Bureau.
Chittenden, W. G.	86	Chicago, Ill.,	General Agent,	Merchants Ins. Co., N. J.
Clark, A. A.	12	Des Moines, Iowa,	State Agent,	Fidelity-Phenix Fire Insurance Co.
Clarke, Geo. C.	87	Chicago, Ill.,	General Agent,	Boylston Ins. Co., Boston.
Clarke, W. T.	90	Des Moines, Iowa,	State Agent,	Franklin Fire Ins. Co., Philadelphia.
Clifford, W. E.	98	Evanston, Ill.		
Cofran, J. W. G.	12	Hartford, Conn.,	Vice-President,	Hartford Fire Ins. Co.
Colburn, Edgar L.	14	Minneapolis, Minn.,	State Agent,	Fire Ass'n of Phila.
Cole, Aaron B.	96	Indianapolis, Ind.,	State Agent,	New York Underwriters' Agency.
Collier, Mervin F.	84	Kendallville, Ind.,	State Agent,	Germania F. I. Co. of N. Y.
Collins, Martin	08	St. Louis, Mo.,	General Agent,	Fire Association, Phila.
Cook, Geo. H.	83	Indianapolis, Ind.,	Secretary,	Franklin Insurance Co.
Coombe, C. F. C.	84	St. Louis, Mo.,	Special Agent,	British America Assurance Co., Toronto.
Cornell, W. H.	87	Chicago, Ill.,	Superintendent,	North British & Mercantile Ins. Co.
Cowles, C. S.	10	Merriam Park, Minn.,	State Agent,	Royal Insurance Co.
Cramer, Adolf J.	98	Milwaukee, Wis.,	Secretary,	Milwaukee Mechanics' Ins. Co.
Crandall, H. N.	94	Merriam Park, Minn.,	Special Agent,	Northern Assurance Co.
Cratsenberg, A. A.	05	St. Paul, Minn.,	State Agent,	German American Ins. Co.
Cromer, James	04	Indianapolis, Ind.,	Special Agent,	Home Ins. Co., N. Y.
Cromer, John B.	19	1017 Merchants Bank Bldg., Indianapolis, Ind.	General Agent,	Home Insurance Co.
Crooke, George	99	Evanston, Ill.,	Manager,	Western Adjust. & Inspection Co.
Crooke, W. D.	94	Chicago, Ill.,	Manager,	Northern Assurance Co., Eng.
Cunningham, W. H.	00	Chicago, Ill.,	Manager,	Fire Association, Phila.
Cunningham, A. M.	86	Louisville, Ky.,	Sup't Agencies,	Queen Ins. Co., of England.
Dale, Louis, R.	19	1423 Pierce Bldg., St. Louis, Mo.,	State Agent,	Aetna Insurance Co.
*DALLAS, W. I.	19	1320 Farnum Bldg., Omaha, Neb.,	Special Agent,	Phoenix Assurance Co.
Dana, Francis	13	Insurance Ex., Chicago,		Pelican Assurance Co.
Daniel, Wm. C.	17	Col. Sav. & Trust Bldg., Columbus, Ohio,	Special Agent,	National Ins. Co. of Hartford.
DARGAN, J. T.	18	Atlanta, Ga.		Northern Assurance Co.
De Camp, D. J.	95	Schenectady, N. Y.,	Special Agent,	Liverpool & London & Globe Ins. Co.
DeCamp, James M.	15	Cincinnati, Ohio,	General Agent,	Liverpool & London & Globe Ins. Co.
Dean, Thos. L.	91	Chicago, Ill.,	General Adjuster,	Hartford Fire Insurance Co., Hartford.
DeForest, E. F.	11	York, Pa.,	Western General Agent,	Farmers Fire Ins. Co., York.
Dela Hunt, Frank G.	19	720 Racine St., Milwaukee, Wis.,	Special Agent,	Northern Insurance Co. of N. Y.
Deming, Wm. L.	16	519 Sweetland Bldg., Cleveland, Ohio,	State Agent,	City of N. Y. Ins. Co.
Devin, David T.	98	Chicago, Ill.,	Manager,	Reliance Insurance Co., Phila.
Dike, Henry A.	08	Chicago, Ill.,		Delaware Insurance Co., Phila.
Dillon, A. J.	20	Rochester, Ind.,	Adjuster,	Western Adjust. & Inspection Co.
Dodd, Geo. M.	19	Denver, Colorado.	State Agent,	Continental Insurance Co.
Doeppers, August B.	02	Indianapolis, Ind.,	General Agent,	German Ins. Co. of Indiana.
Dow, B. B.	11	Chicago, Ill.,	Adjuster.	
Downing, J. F.	13	Erie, Pa.,	General Agent,	Philadelphia Underwriters.
Dresser, Jasper M.	94	Lafayette, Ind.,	Financial Agent,	National Fire Ins. Co. of Hartford.
Ducat, Arthur C.	96	Chicago, Ill.,	Insurance Agent.	
Dudley, W. W.	09	Chicago, Ill.,	Secretary.	Governing Committee.

## In Memoriam—Continued

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Eaton, Samuel S.	99	St. Paul, Minn.,	Local Agent.	Providence Washington Ins. Co.
Eggleston, Seth	96	Burlington, Ia.,	Adjuster.	Hartford Fire Insurance Co.
Elder, A. J.	20	39 S. LaSalle St., Chicago,	Supt. Farm Dept.,	Rockford Insurance Co.
Engelbreton, Wilhelm	93	Rockford, Ill.,	Special Agent,	Northern Assurance Co., England.
England, J. J. L.	12	Detroit, Mich.,	Special Agent,	Springfield, F. & M. Ins. Co.
Euler, Philip, Jr.	81	Evansville, Ind.,	Special Agent,	Georgia Home Ins. Co.
Eustis, Truman W.	09	Chicago, Ill.,	General Agent,	
Evans, A. N.	17	70 N. Monroe St., Columbus, Ohio,	Special Agent,	Equitable F. & M. Ins. Co.
Fletcher, John S.	19			
Forbes, Wells W.	75	Richmond, Ind.,	Special Agent,	Royal Insurance Co., Liverpool.
Foreman, E. P.	07	McGraw Bldg., Detroit, Mich.	Special Agent,	Franklin Fire Ins. Co., Phila.
Foster, Wm. R.	05	Grand Rapids, Mich.,	Special Agent,	New York Underwriters' Agency.
Foss, Geo. E.	10	171 La Salle St., Chicago,	Special Agent,	Hartford Fire Insurance Co.
Fowler, Henry	05	Chicago, Ill.,	Secretary,	Calumet Insurance Co.
Fowler, Shelby A.	18	Davenport, Ia.,	State Agent,	Phoenix Assurance Co.
Fox, W. F.	08	Chicago, Ill.		
Franklin, Morris	93	New York City,	Secretary,	Sun Insurance Office.
French, Chas. L.	17	Jacksonville, Ill.,	State Agent,	Springfield F. & M. Insurance Co.
Freeman, Wm. Rankin	16	New York City,	Adjuster.	
Fulton, W. H.	11	Indianapolis, Ind.,	State Agent,	Fireman's Fund Insurance Co.
Furlong, Jno. P.	13	Ins. Exchange, Chicago, Ill.,	Special Agent,	Niagara Fire Insurance Co.
Gadsden, J. S.	11	29 So. La Salle St., Chicago,	Gen. Agt. Marine Dept.,	Aetna Insurance Co. of Hartford.
Gibbs, H. M.	09	Baltimore, Md.,	Special Agent,	German American Ins. Co.
Gilbert, Chas. B.	12	530 Van Buren St., Milwaukee, Wis.		
Gilbert, Geo. H.	99	Chicago, Ill.,	Special Agent,	Girard Fire & Marine Ins. Co.
Glassford, H. A.	00	New York.		
Gooch, Robt. E.	14	New York, N. Y.,	Special Agent,	London Assurance Co.
Gould, Geo. D.	86	Chicago, Ill.,	Adjuster,	Independent.
Gray, Howard P.	12	1257 Orange St., Riverside, Cal.		
Greely, Otto E.	16	Chicago, Ill.,*	Adjuster.	
Grenell, Howard	06	Chicago, Ill.,	Assistant Manager,	Atlas Assurance Co.
Gunn, W. E.	18	Detroit, Mich.,	Special Agent,	Columbian National Ins. Co.
Haggarty, Wm. J.	14	Chicago, Ill.,	Assistant Manager,	Fire Assn.
Hall, Geo. W.	97	Negaunee, Mich.,	Inspector,	Michigan Inspection Bureau.
Hall, Henry H.	06	New York,	Manager,	Union Assurance Society.
Hall, J. B.	04	Chicago, Ill.,	Special Ag't and Adj'r,	Girard F. & M. Ins. Co.
Halle, E. G.	17	160 W. Jackson Blvd., Chicago,	Manager,	Germania Fire Insurance Co.
Hand, William A.	15	Omaha, Neb.,		Aetna Ins. Co., Western Department.
Harbeck, Eugene	00	Chicago, Ill.,	General Agent,	Phenix Ins. Co., N. Y.
Harding, A. J.	12	134 So. La Salle St., Chicago,	Manager,	Springfield F. & M. Ins. Co.
Harford, W. P.	10	Omaha, Neb.,	Ast. General Agent,	Aetna Insurance Co.
Harris, J. S.	81	Chicago, Ill.,	General Agent,	Metropole Ins. Co., Paris.
Hawkins, Chas. F.	05	Denver, Colo.,	General Adjuster.	
Hawkins, Samuel F.	02	Pineknayville, Ill.,	Special Agent,	Fire Association of Phila.
Hawley, A. H.	90	Le Roy, Ohio,	Secretary,	Ohio Farmers Ins. Co., Le Roy, Ohio.
Hawthurst, W. F.	16	1216 Chamber of Commerce, Detroit, Mich.,	Special Agent,	Commercial Union Assurance Co., Ltd., Palatine Ins. Co., Ltd.
Hayes, Geo. W.	10	Milwaukee, Wis.		
Hayes, J. J.	13	29 So. La Salle St., Chicago,	Special Agent,	c/o Crum & Foster.
Haynes, Edgar J.	19	Newark, N. J.,	President,	Newark Fire Insurance Co.
Head, N. S.	14	Minneapolis Minn.,	Special Agent,	State of Pa.
Heaford, H. H.	20	2133 175 W. Jackson St., Chicago,	General Adjuster,	Phoenix Insurance Co. of Hartford.

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Henry, A. E.	18	Spout Springs, Va., R. R. 2, Box 16.		
Herbert, Thos. P.	10	Minneapolis, Minn.		
Hersh, Geo. Edward	95	York, Pa.,	President,	Farmers Fire Ins. Co., York, Pa.
Hewitt, Edgar A.	77	New York,	Editor,	Insurance Chronicle.
Hewitt, J. Lawrence	15	Chicago, Ill.		
Heywood, P. P.	96	Chicago, Ill.,	General Agent,	Hartford Fire Insurance Co.
Hill, W. E.	19	1609 Ins. Exchange, Chicago,	State Agent,	London Assurance Corp.
Hulron, J. M.	19	76 W. Monroe St., Chicago,	State Agent,	Sun Insurance Office.
Hine, Chase C.	97	New York City,	Editor,	The Insurance Monitor.
Hinsdale, Aug. M.	02	Denver, Col.,	Adjuster.	
Hirsch, Ralph J.	11	Phoenix Bldg., Minneapolis,	State Agent,	Prussian Nat. Ins. Co., Stettin, Ger.
Hollinshead, C. S.	12	29 W. Walnut St., Merchantsville, N. J.		
Holman, Isaac W	08	Indianapolis, Ind.,	General Insurance.	
Hope, Geo. T.	85	New York City,	President,	Continental Ins. Co.
Hopkins, John M.	15	Denver, Colo.,	State Agent,	Scottish Union & National Ins. Co.
Hoemer, Frank B.	90	Chicago, Ill.,		With D. S. Munger & Co.
Hough, Judson B.	83	Maroa, Ill.,	Special Agent,	Northwestern National Ins. Co.
House, Geo. H.	10	Saginaw, Mich.,	Inspector,	Michigan Inspection Bureau.
Howard, W. I.	94	Chicago, Ill.,	Special Agent,	Western Assurance Co., Toronto.
Howley, John	06	62 William St., New York City,		Care of Western Salvage Wrecking Agency.
Hubbard, S. S.	09	Chicago, Ill.,	Manager,	National Inspection Co.
Hubble, John P.	13	Louisville, Ky.,	State Agent,	National Fire Ins. Co.
Ingram, John C.	20	76 W. Monroe St., Chicago,	Asst. Manager.	Great American Insurance Co.
Ireton, Edward L.	93	Chicago, Ill.,	Mgr. Eastern Branch,	California Ins. Co.
Jones, David E.	19	947 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Niagara Fire Ins. Co.
Jones, Frank M.	18	76 W. Monroe St., Chicago,	Assistant Manager,	Sun Ins. Office of London.
Jones, Nelson B.	14	Detroit, Mich.,	State Agent,	Ins. Co. of the State of Pennsylvania.
Jones, Wm. S.	18	39 So. La Salle St., Chicago,	City Superintendent,	London & Lancashire Insurance Co.
Johnson, Elwood T.	16	125 Temple Court, Minne- apolis, Minn.,	Special Agent,	Hamburg-Bremen Insurance Co.
Johnston, T. W.	84	Chicago, Ill.,	Special Agent,	Sun Insurance Office.
Johnson, W. N.	18	76 W. Monroe St., Chicago,	General Agent,	Insurance Co. of North America.
Joy, F. L.	17	137 So. La Salle St., Chicago,	Assistant Secretary,	Western Farm Dept. Home Ins. Co.
Keeler, N. E.	12	Cincinnati, Ohio.		
Keith, Chas A.	10	Chicago, Ill.,	Special Agent,	National Fire Insurance Co., Hartford.
Keller, P. C.	75	Quincy, Ill.,	Special Agent,	Phoenix Ins. Co., Hartford.
Kelley, Wm. B.	06	413 Walnut St., Philadelphia,	Adjuster,	American Fire Ins. Co., Pennsylvania.
Kelsey, Ben. j.	15	Indianapolis, Ind.		
Kibbee, Chandler W.	03	Minneapolis, Minn		
Kimmerly, Peter G.	15	Toronto, Can.	Assistant Secretary,	British America Assurance Co.
King, N. S.	14	Cincinnati, Ohio,	Adjuster,	Hartford Fire Ins. Co.
King, W. L.	07	Chicago, Ill.,	Manager,	Providence Washington Ins. Co.
Kinney, W. H.	14	Chicago, Ill.,	Adjuster.	
Kirby, J. O'Brien	20			
Kitson, Harry	05	Detroit, Mich.,	Special Agent,	British America and Western, Toronto.
Klum, R. L.	14	Hawesville, Ky.		
Knowles, C. R.	07	Albany, N. Y.,	Manager,	Insurance Co. of North America. Philadelphia Underwriters.
Koett, C. B.	14	San Antonio, Texas,	Ind. Adjuster,	Hamburg-Bremen Ins. Co.
Kuhn, Richard W.	06	Denver, Colo.,	Special Agent,	Royal Insurance Co.



## In Memoriam—Continued

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Lee, J. O.	09	Minneapolis, Minn.,	Special Agent,	New Hampshire Fire Insurance Co.
Leish, C. W.	09	Chicago, Ill.		
Lemon, Chas. E.	01	Indianapolis, Ind.,	State Agent,	{ Ins. Co. of North America. Philadelphia Underwriters.
Lermit, G. H.	15	Chicago, Ill.,	Manager,	Northern Assurance Co., England.
Letton, T. W.	08	Chicago, Ill.,	Manager,	Prussian National Insurance Co.
Lewis, I. J.	17	1627 Insurance Ex., Chicago,	Local Agent & Adj.	
Lewis, Walter E.	86	Chicago, Ill.,	Adjuster,	Independent.
Little, Chas. C.	97	New York City,	Vice-Pres. and Secy.,	Phenix Ins. Co., N. Y.
Little, F. W.	10	Pleasant Hill, Mo.,	Special Ag't and Adj'r,	Glens Falls Insurance Co.
Loeb, Adolph	06	Chicago, Ill.,	President,	North German Fire Insurance Co., N. Y.
Lots, Fred W.	13	160 W. Jackson Blvd., Chicago,	Manager,	Westchester Fire Insurance Co.
Loudon, W. S.	19	1024 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	London Assurance Corp.
Lumbard, S.	78	Fort Wayne, Ind.,	General Adjuster,	Phenix Ins. Co., N. Y.
Lyon, William A.	00	Madison, Ind.,	Special Agent,	National Fire Ins. Co., Hartford.
Magill, Henry W.	06	Chicago, Ill.,	District Manager,	Phoenix Insurance Co., Hartford.
Magill, H. M.	04	Pasadena, Cal.,	Retired.	
Maginn, John W.	93	St. Louis, Mo.,	Special Agent,	New York Underwriters' Agency.
Main, Alex. H.	96	Madison, Wis.,	State Agent,	German American Insurance Co., N. Y.
Main, Geo. C.	17	925 Leary Bldg., Seattle, Wash.	Adjuster.	
Maitland, T. L.	20	1630 175 W. Jackson St., Chicago	Adjuster	
Margah, L. F.	07	Detroit, Mich.,		Sun Insurance Office.
Marchbank, W. J.	08	Denver Colo.,		{ British America Assurance Co. Western Assurance Co.
Marshall, C. W.	90	Urbana, Ohio,	Retired.	
Matteson, Davis J.	07	St. Louis, Mo.,	Special Agent,	Royal Insurance Co.
Maxwell, Jas. H.	14	Port Huron, Mich.,	Special Agent,	Insurance Co. of North America.
Maybree Harry E.	19	Chicago, Ill.,	State Agent,	National Liberty.
Mayer, F. J., Alex.	18	815 Spalding Bldg., Portland, Ore.,	State Agent,	Fire Association, Phila.
McBain, W. F.	07	Grand Rapids, Mich.,	Special Agent,	National Fire Ins. Co., Hartford.
McCauley, Eugene C.	08	Indianapolis, Ind.,	State Agent,	Indianapolis Fire Insurance Co.
McClintock, B. R.	06	Columbus, Ohio,	Special Agent,	{ British America Assurance Co. Western Assurance Co.
McConkey, E. K.	10	York, Pa.,	Secretary,	Farmers Fire Ins. Co., York.
McDonald, J. J.	14	Chicago, Ill.,	Manager,	Connecticut Fire Ins. Co.
McElhone, F. H.	14	Chicago, Ill.,		Firemen's Fund Ins. Co.
McGill, M. R.	01	Cincinnati, Ohio,	Special Agent,	Sun Insurance Office.
McKean, R. G.	07	Minneapolis, Minn.,	Special Agent,	Niagara Fire Insurance Co.
McMahon, G. P.	14	Detroit, Mich.		
McSween, J. F.	14	Louisville, Ky.,	State Agent,	Franklin Fire Ins. Co.
Meeker, C. G.	08	Sycamore, Ill.,	State Agent,	Concordia Fire Ins. Co.
Mims, Livingston	06	Atlanta, Ga.,	General Agent.	
Moody, L. D.	10	Indianapolis, Ind.		
Mooney, John C.	98	Denver, Colo.,	Special Agent,	Phenix Ins. Co., N. Y.
Moore, Wm. Warren	15	Chicago, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Morris, Lewis R.	77	Detroit, Mich.,	Manager,	Niagara Falls Ins. Co., N. Y.
Morse, Dr. Daniel	82	Detroit, Mich.,	State Agent,	Home Insurance Co., N. Y.
Mowry, C. A.	17	Galesburg, Ill.,	Special Agent,	Continental Ins. Co.
Munn, E. V.	08	Milwaukee, Wis.,	Manager,	Western Adjustment Bureau.
Munson, E. A.	08	Indianapolis, Ind.,	Special Agent,	Citizens' Ins. Co. of Mo.
Myers, J. C.	97	Detroit, Mich.,	State Agent,	{ Ins. of North America. Philadelphia Underwriters.

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Neuberger, J. M.	10	Chicago, Ill.,	Resident Director,	Atlas Assurance Co.
Nieman, A. D.	80	Chicago, Ill.,	Special Agent,	Orient Insurance Co., Hartford.
Nolte, H. A.	09	Milwaukee, Wis.,	Secretary,	Milwaukee Fire Ins. Co.
Norris, J. M.	19	269 Broad St., Columbus, O.,	Special Agent,	Security Ins. Co. New Haven.
Odell, Isaac H.	19			
Odell, R. S.	14	Chicago, Ill.,	State Agent,	Fidelity-Phenix Ins. Co.
Osmun, Daniel C.	08	Washington, D. C.		
Osmun, Dan'l C., Jr.	03	Denver, Colo.		
Page, E. S.	93	Des Moines, Iowa,	State Agent,	Home Insurance Co., N. Y.
Paige, John C.	97	Boston, Mass.,	Resident Manager,	City of London Fire Ins. Co. of Eng.
Palmer, H. E.	11	Omaha, Neb.,	Local Agent.	
Paulding, Tatt'nall	07	Philadelphia, Pa.,	President,	Delaware Insurance Co.
Peetrey, Jacob	91	London, Ohio,	State Agent,	Fire Association, Phila.
Phillips, Frank A.	15	Milwaukee, Wis.,	State Agent,	Ins. Co. of North America.
Pinkney, Arthur E.	15	Kansas City, Mo.,	Manager,	Central Union of Kansas City.
Powell, F. C.	18	309 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
Preston, E. C.	87	Detroit, Mich.,	Secretary,	Michigan F. & M. Ins. Co.
Preston, Chas. P.	01	Minneapolis, Minn.,	Special Agent,	Michigan F. & M. Ins. Co.
Purcell, R. H.	20	1144 175 W. Jackson St., Chicago,	Manager,	Liverpool & London & Globe Ins. Co.
Raymond, M. H. N.	10	Grand Rapids, Mich.,	State Agent & Adjuster,	Royal Exchange Assurance.
Redfield, Geo. E.	18	908 W. 56th St., Los Angeles, Cal.,	Adjuster.	
Reed, J. S.	96	Marion, Ohio,	(First President of this Association.)	
Reynolds, Geo. W.	98	St. Louis, Mo.,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Rice, E. F.	87	Cincinnati, Ohio,	Adjuster,	Aetna Ins. Co., Hartford.
Richards, J. M.	06	Omaha, Neb.,	State Ag't and Adj'r,	Ins. Co. of North America. Philadelphia Underwriters.
Richardson, Chas.	18	625 Haven St., Evanston, Ill.		
Riddle, J. Irving	08	Terre Haute, Ind.,	State Agent,	Phenix Ins. Co., N. Y.
Robertson, A. C.	18	Oklahoma City, Okla.,	Special Agent,	Fidelity-Phenix Ins. Co.
Rogers, C. B.	07	Louisville, Ky.,	Special Agent,	Springfield F. & M. Ins. Co.
Roper, Geo. S.	97	Rockford, Ill.,	Secretary,	Mercha. & Mfrs. Mut. Ins. Co.
Ross, A. P.	11	305 Park Bldg., Cleveland, O.,	Assistant Secretary,	Western Reserve Insurance Co.
Rowell, Alfred	04	New York,	Special Agent,	Aetna Insurance Co.
Rudy, C. L.	07	Indianapolis, Ind.,	Special Agent,	German Insurance Co., Freeport.
Ruegger, S. A. D.	91	Chicago, Ill.,	Special Agent,	North British & Mercantile Ins. Co.
Sanderson, A. G.	13	San Francisco, Cal.,	Assistant Manager,	Aetna Ins. Co.
Sanford, Chas. M.	02	Louisville, Ky.,	Manager and Adjuster,	Southern Adjusting Co.
Schemmann, Karl	99	Detroit, Mich.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schultz, Daniel	90	Milwaukee, Wis.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schupp, Simon	93	Chicago, Ill.,	General Agent,	German Ins. Co. of Freeport.
Seage, Henry S.	99	Lansing, Mich.,	Special Agent,	Traders Insurance Co.
Sewell, John	76	Montreal, Canada,	General Adjuster,	Royal Canadian Insurance Co.
Shaw, William	08	Council Bluffs, Ia.,	Inspector.	
Silkworth, C. H.	10	Milwaukee, Wis.,	Special Agent,	Springfield F. & M. Ins. Co.
Simonds, E. A.	93	Chicago, Ill.,	General Agent,	Greenwich Ins. Co.
Simonton, Geo. E.	14	Denver, Colo.,	Manager,	Rocky Mountain Fire Underw. Ass'n.
Skinner, W. D.	12	Des Moines, Iowa,	Treasurer,	Hawkeye & Des Moines Fire Ins. Co.
Smith, Edw. H.	20	Cedar Rapids, Iowa,	President,	Farmers' Ins. Co., Cedar Rapids, Ia.
Smith, Horace M.	20	Terre Haute, Ind.		

## In Memoriam—Continued

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Smith, J. E.	12	Chardon, Ohio.	Spl. Agent and Adjuster.	Ohio Farmers Ins. Co.
Smith, J. H.	11	Cedar Rapids, Iowa,	President,	Farmers' Ins. Co., Cedar Rapids, Ia.
Smith J. Parsons	17	Philadelphia, Pa.,	Manager,	Delaware Underwriters.
Smith, O. P.	18	205 3rd Ave., Nashville, Tenn.	Special Agent,	Hartford Fire Ins. Co.
Smith, R. J.	01	Chicago, Ill.,	Secretary and Manager,	Traders Ins. Co., Chicago.
Smith, T. H.	18	946 Insurance Ex., Chicago,	Adjuster.	
Southwick, S. H.	98	Chicago, Ill.,	Adjuster.	
Sowards, William	15	Cincinnati, Ohio,	State Agent,	Norwich Union Fire Ins. Society.
Spalding, A. W.	88	Chicago, Ill.,	General Agent,	Home Mutual Ins. Co., Cal.
Spann, John M.	02	Indianapolis, Ind.,	Secretary,	Indianapolis Fire Insurance Co.
Stanbery, Edward	15	Chicago, Ill.,	Assistant Manager	Royal Insurance Co.
Stark, Byron G.	07	New York City,	Mgr. West. Dept.,	Caledonian Ins. Co.
Stawits, Christian	01	St. Louis, Mo.,	Adjuster,	Hartford Fire Insurance Co., Hartford.
Stephens, Isaac	06	Detroit, Mich.,	Adjuster.	
Stevison, Joisah H.	02	Chicago, Ill.,	Adjuster,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Stone, Will. A.	10	Memphis, Tenn.,	Special Agent,	Northern Assurance Co., England.
Stone, C. G	18	Talbot Bld., Indianapolis, Ind.	Special Agent,	Hand in Hand Underwriters.
Stone, John	19	Talbot Bld., Indianapolis, Ind.,	Special Agent,	{ Commercial Union Assurance Co., Ltd. Palatine Insurance Co., Ltd.
Stoner, E. E.	07	Greenfield, Ind.,	Special Agent,	Home Insurance Co., N. Y.
Strickler, David	00	York, Pa.,	Secretary,	Farmers Fire Insurance Co., York, Pa.
Stuart, Henry C.	15	Des Moines, Iowa.		
Sutton, W. D.	06	Peoria, Ill.,	Adjuster,	{ American Ins. Co., N. J. Security Ins. Co., New Haven.
Sweeney, Anthony	94	Denver, Colo.,	State Agent,	American Fire Ins. Co., Philadelphia.
Tatman, E. W.	17	1001 Sharp Bldg., Kansas City, Mo.,	State Agent,	Aetna Fire Ins. Co., Conn.
Thomas, John V.	08	Dixon, Ill.,	State Agent,	Liverpool & London & Globe Ins. Co.
Thomas, John E.	99	Chicago, Ill.,	Assistant Secretary,	Liverpool & London & Globe Ins. Co.
Thompson, Frank A	99	Denver, Colo.,	Underwriter.	
Tiffany, H. S.	14	32 So. Clark St., Chicago, Ill.,	Insurance Publisher.	
Tillotson, D. C.	00	Muskegon, Mich.,	Special Agent,	Westchester Fire Insurance Co., N. Y.
Townsend, A. F.	04	Chicago, Ill.,	Special Agent,	Northern Assurance Co.
Travis, A. C.	82	St. Louis, Mo.,	M'g'r Western Dep't,	Fireman's Ins. Co., Dayton, Ohio.
TREMBOR, Wm.	19	Freeport, Ill.		
Trumbull, A. J.	97	Merriam Park, Minn.,	Special Agent,	Fire Association, Phila.
Tuttle, L. S.	06	Oshkosh, Wis.,	Special Agent,	Queen Ins. Co.
Underwood, T.	88	Chicago, Ill.,	Adjuster.	
Vail, D. F.	08	St. Paul, Minn.,	General Adjuster,	Hartford Ins. Co.
Van Allen, G. A.	09	Albany, N. Y.	President,	Commerce Ins. Co.
Van Voorhis, Frank	98	Chicago, Ill.,	Adjuster.	
Vance, J. P.	91	Cincinnati, Ohio,	General Agent,	{ Hamburg-Bremen Fire Ins. Co., Germany. Union Insurance Co., Phila.
Vernor, Benjamin	89	Detroit, Mich.,	State Agent,	Springfield F. & M. Ins. Co.
Vernor, Frank A.	13	Detroit, Mich.,	Special Agent,	Queen Ins. Co.
Viehmman, Geo. A.	18	New Brunswick, N. J.,	Pres. and U. S. Manager,	New Brunswick, N. J.—United British.
Virchow, John	13	Aurora, Ill.,	Special Agent,	Prussian National Insurance Co.
Vokoun, Jno. W.	12	Chicago, Ill.,		{ With Munger, Vokoun, Wetmore & Wither bee, Cook Co. Mgrs. N. Y. Underwriters & Scottish Union & National.

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Wagner, David S.	11	29 So. La Salle St., Chicago,	Adjuster.	General Fire Ins. Co., Urbaine Fire Ins. Co. Citizens Ins. Co., Mo. Phoenix Assurance Co., London.
Wakefield, E. E.	15	New York City,	Assistant Manager,	
Wardle, H. M.	18	Detroit, Mich.,	Special Agent,	
Warner, D. B.	92	Chicago, Ill.,	General Agent,	
Warner, John H.	01	Milwaukee, Wis.,	State Agent,	Ins. Co. of North America. Philadelphia Underwriters.
Warner, Samuel R.	00	Chicago, Ill.,	Assistant Manager,	
Waters, A. J.	81	Cleveland, Ohio,	State Agent,	Phoenix Assurance Co., London.
Watson, Clifford	19	Box 334, Cedar Rapids, Ia.,	Special Agent,	Continental Ins. Co., N. Y.
Webber, Hiram F.	95	Dayton, Ohio,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Webster, Thos. H.	01	Chicago, Ill.,	General Agent,	Connecticut Fire Ins. Co.
Wells, David W.	08	Chicago, Ill.,	State Agent and Adj'r,	Commerce Ins. Co. of Albany.
Wenig, F. T. M.	14	Kansas City, Mo.,	State Agent,	Fire Association, Phila.
Wessenberg, C.	75	Mobile, Ala.,	General Agent,	Williamsburgh City Fire Ins. Co.
West, Benjamin Lunt,	16	Chicago, Ill.,	Asst. Gen'l. Agent,	Mobile Underwriters.
West, Byron D.	11	Grand Rapids, Mich.,	Deputy Inspector,	Ins. Co. of North America.
Wharton, J. B.	11	Jacksonville, Ill.		Michigan Inspection Bureau.
White, H. W.	13	2037 Insurance Ex., Chicago,	Manager Loss Dep't,	Marsh & McLennan.
Whitehead, J. M.	90	Chicago, Ill.,	Special Ag't & Adjuster	Imperial Ins. Co., Ltd., England.
Whiting, J. H. C.	91	Philadelphia, Pa.,	Editor,	American Exchange & Review.
Whitlock, H. H.	01	Chicago, Ill.,	Manager,	Deaware Insurance Co. Reliance Insurance Co.
Whitney, F. H.	10	Detroit, Mich.,	Vice-President,	
Wilhelm, Jasper E.	12	Alliance, Ohio,	State Agent,	Michigan F. & M. Co.
Williams, Abram	97	Chicago, Ill.,	Manager,	Keystone Underwriters.
Williams, Chas. B.	20	175 W. Jackson St., Chicago,		Connecticut Fire Insurance Co.
Wilson, J. O.	99	New York,	Business Manager,	Home Insurance Co.
Wise, Edward P.	08	Kansas City, Mo.,	Special Agent,	Ins. Monitor & Law Journal.
Wise, Fred T.	14	Insurance Exchange, Chicago,	State Agent,	Agricultural Insurance Co.
Witkowski, Conrad	14	Insurance Exchange, Chicago,	General Agent,	Home Ins. Co.
Woodward, M. S.	03	New York, N. Y.,		Hamburg-Bremen Ins. Co.
Wright, John Crofts	17	Detroit, Mich.,	Adjuster,	Gans Salvage Co.
Yates, C. G.	10	Philadelphia,	Secretary,	Craig & Walker, Detroit, Mich.
Young, Martin V.	76	Rochester, N. Y.,	General Agent,	Peoples National Fire Ins. Co.
Zent, M. F.	17	966 6th St., San Diego, Cal.	Local Agent.	Commerce Insurance Co., Albany.

# HISTORICAL

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## ANNUAL MEETINGS OF THE ASSOCIATION

1871—DAYTON, OHIO, February 22:

C. E. BLIVEN, Chairman.  
\*J. S. REED, President.

R. L. DOUGLASS, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1871—INDIANAPOLIS, IND., July 25 and 26:

J. S. REED, President.  
\*A. C. BLODGET, President.

R. L. DOUGLASS, Vice-President.  
C. W. MARSHALL, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1872—DETROIT, MICH., July 17, 18 and 19:

A. C. BLODGET, President.

C. W. MARSHALL, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1872—CHICAGO, ILL., September 18 (Special):

A. C. BLODGET, President.  
\*R. J. SMITH, President.

C. W. MARSHALL, Vice-President.  
S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1873—MILWAUKEE, WIS., July 16 and 17:

R. J. SMITH, President.

S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1874—LOUISVILLE, KY., May 20 and 21:

R. J. SMITH, President.

S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1875—CHICAGO, ILL., September 22, 23 and 24:

C. W. MARSHALL, President.

J. O. WILSON, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1876—CHICAGO, ILL., September 27 and 28:

J. O. WILSON, President.

B. VERNOR, Vice-President.  
C. E. BLIVEN, Sec. and Treas.

1877—CHICAGO, ILL., September 19, 20 and 21:

C. E. BLIVEN, President.

P. P. HEYWOOD, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

1878—CHICAGO, ILL., September 18 and 19:

I. S. BLACKWELDER, President.

J. M. DRESSER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

1879—CHICAGO, ILL., September 17 and 18:

GEO. W. ADAMS, President.

W. B. CORNELL, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

1880—CHICAGO, ILL., September 8 and 9:

A. W. SPALDING, President.

A. J. WATERS, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

1881—CHICAGO, ILL., September 14 and 15:

J. M. DRESSER, President.

E. F. RICE, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

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\*Elected and entered upon their duties at this session.

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

- 1882—CHICAGO, ILL., September 6 and 7:  
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1883—CHICAGO, ILL., August 29 and 30:  
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1884—CHICAGO, ILL., September 10 and 11:  
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:  
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:  
W. F. FOX, President. H. H. HOBBS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:  
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:  
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:  
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:  
E. A. SIMONDS, President. E. V. MUNN, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:  
H. C. EDDY, President. BYRON G. STARK, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:  
H. P. GRAY, President. W. P. HARFORD, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September 27 and 28:  
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1894—CHICAGO, ILL., September 26 and 27:  
H. CLAY STUART, President. GEO. M. LOVEJOY, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1895—CHICAGO, ILL., September 25 and 26:  
W. J. LITTLEJOHN, President. H. C. ALVERSON, Vice-President.  
E. V. MUNN, Sec. and Treas.

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

1896—CHICAGO, ILL., September 29 and 30: GEO. M. LOVEJOY, President. E. V. MUNN, Sec. and Treas.	H. T. LAMEY, Vice-President.
1897—CHICAGO, ILL., September 29 and 30: GEO. H. MOORE, President. STEPHEN E. CATE, Vice-President.	J. A. KELSEY, Treasurer. E. V. MUNN, Secretary.
1898—CHICAGO, ILL., September 27 and 28: JOS. H. LENEHAN, President. JOHN E. DAVIES, Vice-President.	J. A. KELSEY, Treasurer. D. S. WAGNER, Secretary.
1899—CHICAGO, ILL., September 27 and 28: FRANK H. WHITNEY, President. W. R. TOWNLEY, Vice-President.	J. A. KELSEY, Treasurer. D. S. WAGNER, Secretary.
1900—CHICAGO, ILL., September 26 and 27: OTTO E. GREELY, President. CYRUS WOODBURY, Vice-President.	J. A. KELSEY, Treasurer. D. S. WAGNER, Secretary.
1901—CHICAGO, ILL., September 25 and 26: P. D. MCGREGOR, President. GEO. W. HAYES, Vice-President.	J. A. KELSEY, Treasurer. D. S. WAGNER, Secretary.
1902—CHICAGO, ILL., September 24 and 25: H. N. WOOD, President. F. W. WILLIAMS, Vice-President.	J. A. KELSEY, Treasurer. D. S. WAGNER, Secretary.
1903—CHICAGO, ILL., September 29 and 30: JOHN MARSHALL, JR., President. H. R. LOUDON, Vice-President.	W. R. TOWNLEY, Treasurer. D. S. WAGNER, Secretary.
1904—CHICAGO, ILL., September 28 and 29: H. H. FRIEDLEY, President. F. W. BOWERS, Vice-President.	W. R. TOWNLEY, Treasurer. D. S. WAGNER, Secretary.
1905—CHICAGO, ILL., October 11 and 12: THOMAS E. GALLAGHER, President. S. D. ANDRUS, Vice-President.	W. R. TOWNLEY, Treasurer. NELSON E. BRIGGS, Secretary.
1906—CHICAGO, ILL., October 3 and 4: ROBERT S. ODELL, President. D. W. ANDREWS, Vice-President.	W. R. TOWNLEY, Treasurer. NELSON E. BRIGGS, Secretary.
*1907—CHICAGO, ILL., October 9 and 10: W. L. KING, President. C. G. MEEKER, Vice-President.	W. R. TOWNLEY, Treasurer. NELSON E. BRIGGS, Secretary.
1908—CHICAGO, ILL., October 7 and 8: CARROLL L. DE WITT, President. W. O. CHAMBERLIN, Vice-President.	W. R. TOWNLEY, Treasurer. NELSON E. BRIGGS, Secretary.
1909—CHICAGO, ILL., October 7 and 8: HORATIO N. KELSEY, President. NEAL C. ROWLAND, Vice-President.	W. R. TOWNLEY, Treasurer. NELSON E. BRIGGS, Secretary.

\* Mr. King died during his incumbency, and his term was completed by Mr. Meeker.

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

- 1910—CHICAGO, ILL., October 5 and 6:  
CLAUDE T. DEATRICK, President.  
GEORGE E. REDFIELD, Jr., Vice-President.  
GEO. H. BATCHELDER, Treasurer.  
NELSON E. BRIGGS, Secretary.
- 1911—CHICAGO, ILL., October 4 and 5:  
ALEXANDER R. MONROE, President.  
JOHN H. GRAY, Vice-President.  
GEO. H. BATCHELDER, Treasurer.  
NELSON E. BRIGGS, Secretary.
- 1912—CHICAGO, ILL., October 2 and 3:  
M. W. VANVALKENBURG, President.  
H. W. STEPHENSON, Vice-President.  
CHARLES L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1913—CHICAGO, ILL. October 8 and 9:  
WELLINGTON R. TOWNLEY, President.  
E. S. FREEMAN, Vice-President.  
CHARLES L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1914—CHICAGO, ILL., October 7 and 8:  
D. W. ANDREWS, President.  
CHARLES N. GORHAM, Vice-President.  
CHARLES L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1915—CHICAGO, ILL., October 6 and 7:  
B. L. WEST, President.  
JNO. FITZGERALD, Vice-President  
CHAS. L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1916—CHICAGO, ILL., October 4 and 5:  
A. A. MALONEY, President.  
A. E. HENRY, Vice-President.  
CHAS. L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1917—CHICAGO, ILL., October 3 and 4:  
J. GEO. STAUFFER, President.  
WALTER E. ATWATER, Vice-President.  
CHAS. L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1918—Chicago, Ill., October 2 and 3:  
FRANK G. SNYDER, President  
JAMES M. LARMORE, Vice-President.  
CHAS. L. HECOX, Treasurer.  
GUY A. RICHARDS, Secretary.
- 1919—Chicago, Ill., October 1 and 2:  
PRESTON T. KELSEY, President.  
H. VERNÉ MEYERS, Vice-President.  
ROYAL A. BUCKMAN, Treasurer.  
W. P. ROBERTSON, Secretary.
- 1920—Chicago, Ill., October 6 and 7:  
EVERETT T. TANNER, President.  
B. T. DUFFEY, Vice-President.  
ROYAL A. BUCKMAN, Treasurer.  
W. P. ROBERTSON, Secretary.
- \*1921—  
CHARLES H. COATES, President  
WM. T. BENALLACK, Vice-President  
ROYAL A. BUCKMAN, Treasurer  
ROBERT C. HOSMER, Secretary

\* Place and date to be named.





OFFICERS ELECTED  
at the  
**Fifty-First Annual Meeting**  
of the  
**FIRE UNDERWRITERS' ASSOCIATION**  
OF THE NORTHWEST

*PRESIDENT*

CHARLES H. COATES.....CHICAGO, ILL.  
Manager, National Liberty Insurance Co.

*VICE-PRESIDENT*

WM. T. BENALLACK.....DETROIT, MICH.  
General Agent, Michigan Fire & Marine Insurance Co.

*SECRETARY*

ROBERT C. HOSMER.....CHICAGO, ILL.  
Asst. Manager, National Liberty Insurance Co.

*TREASURER*

ROYAL A. BUCKMAN.....CHICAGO, ILL.  
Supt. Auto Department, Royal Insurance Co.

*BOARD OF DIRECTORS*

*Directors for Three Years*

EVERETT T. TANNER.....DECATUR, ILL.  
State Agent, Security Insurance Co. of New Haven

C. D. LIVINGSTON.....DETROIT, MICH.  
State Agent, Royal Exchange Assurance

K. L. WALLING.....DES MOINES, IOWA  
Manager, Insurance Service Bureau

*Directors for Two Years*

PRESTON T. KELSEY.....NEW YORK, N. Y.  
U. S. Manager, Sun Insurance Office

H. E. BONING.....MILWAUKEE, WIS.  
State Agent, Milwaukee Mechanics Insurance Co.

GEORGE E. LEACH.....MINNEAPOLIS, MINN.  
Special Agent, Norwich Union Insurance Co.

*Directors for One Year*

FRANK G. SNYDER.....LOUISVILLE, KY.  
State Agent, Liverpool & London & Globe Insurance Co.

CHAS L. HECOX.....ST. LOUIS, MO.  
Secretary, Liberty Fire Insurance Co.

J. M. THOMAS.....CHICAGO, ILL.  
Manager, Fire Association of Philadelphia

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W. C. BOORN

*SCHOLARSHIP COMMITTEE*

W. R. TOWNLEY

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J. M. THOMAS, Chairman.....GEORGE E. LEACH  
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